

Your Guide to Protection Benefits

This Guide includes important details about the benefits that come with Your Card.

Effective date: September 22, 2019

[> Questions about these benefits?](#)

citi.com/prestige | See page 2 for Important Contact Information

Citi Prestige[®]



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

This Guide to Protection Benefits (“Guide”) includes important details about the benefits that come with Your card at no additional cost. When a purchase does not 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, are effective on or after the effective date of this Guide and replace any other program description You may have received earlier.

In order for purchases made with ThankYou® Points to be eligible for coverage, You must redeem Your ThankYou Points for the purchase directly. ThankYou Points redeemed for gift cards are not eligible for coverage.

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

Receipt of this Guide does not guarantee coverage or coverage availability.

> **Who to contact**

Cell Phone Protection Benefit

To file a claim: Visit **phonebenefit.com** or call: 1-833-763-6324

Monday - Friday, 8 a.m. - 8 p.m. ET
(closed Saturday & Sunday)

Questions about this benefit: Visit **citi.com/prestige** or call **1-833-763-6324** (Monday - Friday, 8 a.m. - 8 p.m. ET) (closed Saturday & Sunday) or call collect internationally at **1-817-802-6800 (For TTY: We accept 711 or other Relay Service).**

Damage & Theft Purchase Protection and Extended Warranty Benefits

To file a claim: Call 1-866-506-5222 (Monday - Sunday, 8 a.m. - 12 a.m. ET)

Questions about these benefits: Visit **citi.com/prestige** or call **1-866-506-5222** (Monday - Sunday, 8 a.m. - 12 a.m. ET) or call collect internationally at **1-312-356-7830 (For TTY: We accept 711 or other Relay Service).**

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The following Key Terms, Evidence of Coverage and Legal Disclosure apply only to the Cell Phone Protection benefit:

For the Cell Phone Protection benefit, you and your refer to the **Cardholder**. We, us and our refer to New Hampshire Insurance Company, an AIG company, New York, NY.

Key Terms

- **Account Holder** means a person to whom an **Eligible Account** is issued and who holds the **Eligible Account** under his or her name.
- **Administrator** means Sedgwick Claims Management Services, Inc. You may contact the **Administrator** if you have questions regarding this coverage or would like to make a claim. The **Administrator** may be reached by phone at 1-833-763-6324 (Monday - Friday, 8 a.m. - 8 p.m. ET) (**For TTY: We accept 711 or other Relay Service**) or go to phonebenefit.com to open a claim.
- **Authorized User** means a person who is recorded as an authorized user of an **Eligible Account** by the **Account Holder** and who is authorized by the **Account Holder** to make payments to the **Eligible Account**.
- **Cardholder** means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing.
- **Covered Card** means the Mastercard card linked to your **Eligible Account**.
- **Eligible Account** means the account associated with the **Cardholder's** U.S. issued credit card that is eligible for coverage under the **Group Policy**.
- **Eligible Cellular Wireless Telephones** means the cellular telephones associated with the primary line and up to the first four secondary, additional or supplemental lines on the **Eligible Person's** monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or damage occurred.
- **Eligible Person** means a **Cardholder** who charges his or her monthly bill for an **Eligible Cellular Wireless Telephone** to his or her **Covered Card**. No person or entity other than the **Eligible Person(s)** described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

- **Evidence of Coverage (EOC)** means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under the **Group Policy**. Representations or promises made by anyone that are not contained in the **Group Policy** are not part of your coverage. In the event the **EOC**, Key Terms or Legal Disclosures of this Cell Phone Protection benefit conflict with the provisions of the **Group Policy**, the terms of the **Group Policy** govern your coverage.
- **Group Policy** means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Cell Phone Protection benefit.
- **Mysteriously Disappear** means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- **Stolen** means taken by force and/or under duress or a loss which involves the disappearance of an **Eligible Cellular Wireless Telephone** from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

Evidence of Coverage

- Refer to Key Terms for the definitions of you, your, we, us, our and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below.

A. To get coverage:

You must charge your monthly **Eligible Cellular Wireless Telephone** bill to your **Covered Card**. You are eligible for coverage the first day of the calendar month following the payment of your **Eligible Cellular Wireless Telephone** bill with your Covered Card. If you pay an **Eligible Cellular Wireless Telephone** bill with your **Covered Card** and fail to pay a subsequent bill with your Covered Card in a particular month, your coverage period changes as follows:

1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment with your **Covered Card**; and
2. Your coverage resumes on the first day of the calendar month following the date of any future payment of your **Eligible Cellular Wireless Telephone** bill with your **Covered Card**.

B. The kind of coverage you receive:

- Reimbursement for the actual cost to replace or repair a **Stolen** or damaged **Eligible Cellular Wireless Telephone**.
- Coverage ends on the earliest of: The date you no longer are a **Cardholder**; the date the **Eligible Account** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; the date the **Group Policy** is terminated.

C. Coverage limitations: Coverage for a **Stolen** or damaged **Eligible Cellular Wireless Telephone** is subject to the terms, conditions, exclusions and limits of liability of this benefit. The maximum liability is \$1,000 per claim, and \$1,500 per 12-month period. Each claim is subject to a \$50 deductible.

Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This “noncontribution” clause will take precedence over a similar clause found in other insurance or indemnity language.

D. What is NOT covered: The following items are excluded from coverage under the **Group Policy**:

- **Eligible Cellular Wireless Telephone** accessories other than the standard battery and standard antenna provided by the manufacturer;
- **Eligible Cellular Wireless Telephones** purchased for resale or for professional or commercial use;
- **Eligible Cellular Wireless Telephones** that are lost or **Mysteriously Disappear**;
- **Eligible Cellular Wireless Telephones** under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;
- **Eligible Cellular Wireless Telephones Stolen** from baggage unless hand-carried and under the **Eligible Person’s** supervision or under the supervision of the **Eligible Person’s** traveling companion who is previously known to the **Eligible Person**;
- **Eligible Cellular Wireless Telephones Stolen** from a construction site.
- **Eligible Cellular Wireless Telephones** which have been rented or leased from a person or company other than a cellular provider;

- **Eligible Cellular Wireless Telephones** which have been borrowed;
- **Eligible Cellular Wireless Telephones** that are received as part of a pre-paid plan;
- Cosmetic damage to the **Eligible Cellular Wireless Telephone** or damage that does not impact the **Eligible Cellular Wireless Telephone's** ability to make or receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls);
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination or damage from inherent product defects or vermin;
- Damage or theft resulting from mis-delivery or voluntary parting from the **Eligible Cellular Wireless Telephone**;
- Replacement **Eligible Cellular Wireless Telephone(s)** purchased from anyone other than a cellular service provider's retail or internet store that has the ability to initiate activation with the cellular service provider;
- Taxes, delivery or transportation charges or any fees associated with the service provided; or
- Losses covered under a warranty issued by a manufacturer, distributor or seller.

In addition, we shall not be deemed to provide coverage and we shall not be liable to pay any claim or provide any benefit under the **Group Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

E. How to file a claim

Call 1-833-763-6324 (Monday - Friday, 8 a.m. - 8 p.m. ET) (For TTY: We accept 711 or other Relay Service) or go to phonebenefit.com to open a claim. You must report the claim within 90 days of the loss, or as soon as reasonably possible or the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of loss. Written proof of loss must be submitted to our **Administrator** within 120 days of the loss or the claim may not be honored. Required documentation may include but is not limited to the following:

- Your card statement reflecting the monthly **Eligible Cellular Wireless Telephone** payments for the month preceding the date the **Eligible Cellular Wireless Telephone** was **Stolen** or suffered damage;
- A copy of your current wireless service provider's billing statement;
- If a claim is due to damage, a copy of the repair estimate and photos of the damage;
- If the claim is due to theft, a copy of the police report filed within 48 hours of the theft;
- Any other documentation or information reasonably requested by us to support the claim.

Legal Disclosure

The Cell Phone Protection benefit outlined in this Guide to Protection Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the **Cardholder**, at no additional charge.

The Cell Phone Protection benefit is provided under the **Group Policy** issued by New Hampshire Insurance Company, an AIG company. The Cell Phone Protection benefit outlined in this Guide to Protection Benefits is a summary of benefits provided to you. The attached Key Terms and **EOC** are governed by the **Group Policy**.

Effective date of benefits: Effective September 22, 2019, this Guide to Protection Benefits replaces all prior disclosures, program descriptions, advertising and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

Cancellation: The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all **Cardholders**. If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: This Cell Phone Protection benefit applies only to **Eligible Accounts** issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands and Northern Mariana Islands. No person or entity other than you shall have any legal or equitable right, remedy or claim for benefits, insurance proceeds and damages under or arising out of this program. This benefit does not apply if your card privileges have been cancelled. However, this insurance benefit will still apply for any benefit you were eligible for prior to the date that your **Eligible Account** is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: The **Group Policy** is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits made under the **Group Policy** is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the **Group Policy**, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish or reduce any loss or damage insured under the **Group Policy**.

Subrogation: If payment is made under this benefit, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under this benefit must transfer to us his or her rights to recovery against any other

party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Salvage: If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

Severability of Provisions: If in the future any one or more of the provisions of the Cell Phone Protection benefit outlined in this Guide to Protection Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed “severable” from the remaining provisions of the Cell Phone Protection benefit outlined in this Guide. In that event, all other provisions of this Cell Phone Protection benefit outlined in the Guide shall remain valid and enforceable.

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

The Cell Phone Protection benefit outlined in this Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Cell Phone Protection benefit outlined in this Guide and the **Group Policy**, the **Group Policy** shall control.

Washington Residents: For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Protection Benefits that describes the terms, conditions and exclusions of your coverage. The **EOC**, Key Terms and Legal Disclosures are in the entire agreement between you and us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Protection Benefits and the **Group Policy**, the Guide to Protection Benefits shall control.



The following **Key Terms, Description of Coverage and Additional Terms** apply to the remaining benefits listed in this Guide, as outlined on pages 11 through 19.

Key Terms

- **You** or **Your** means the person who applied to open a Citi® credit card account or an Authorized User. 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, Us** or **Our** means the insurance company or administrator that provides these benefits for Your Citi Card.
- **Authorized User** means any person You allow to use Your Citi Card account and who was issued a Citi Card.



Damage & Theft Purchase Protection

Shop with more confidence — You may be covered if Your purchase is damaged or stolen.

If an item is purchased with Your Citi® Card and/or ThankYou® Points and is damaged or stolen within 90 days of purchase or delivery of the item, whichever is first, We may repair it or reimburse You up to the amount paid with Your Citi Card and/or ThankYou Points. You are covered for up to \$10,000 per Incident, up to \$50,000 per year, per Citi Card account.

To be eligible for coverage, You must pay for the item at least in part with Your Citi Card and/or ThankYou Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per Incident.

How Long are You Covered?

Within 90 days of purchase or delivery of the item, whichever is first.

Maximum Coverage per Incident

Coverage is limited to the lesser of the following:

- \$10,000
- The amount charged to the Citi Card (including ThankYou Points)

Maximum Coverage per Calendar Year per Account

\$50,000

Incident means the event or occurrence when the item(s) was damaged or stolen.



The coverage provided by this benefit is secondary.

This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Damage & Theft Purchase Protection does cover deductibles You may have to pay under Your other insurance policies.

> What's covered

Purchases made by You using Your Citi® Card and/or ThankYou Points.

> What's not covered

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Items that can spoil or are consumable and need to be replaced after they have been used for a period of time such as food, fuel, batteries, medications, beauty products or personal care products.
- Currency, cash (including rare or precious coins), gift cards or Traveler's checks.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Watches or jewelry including loose gems, precious stones, metals and pearls.
- Firearms or ammunition.

Coverage does not apply to any item if it's damaged or stolen under these conditions:

- The item was not reasonably cared for to prevent the damage or theft.
- The item is used in a way that goes against the manufacturer's instructions or warnings, or is altered from its designed purpose.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.
- The item was under the care and control of a third-party including, but not limited to, the U.S. Postal Service, airlines or delivery services.

> How to file a claim



Please keep the damaged item in case You are asked to provide it. For stolen items, You will be required to provide a police report.

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

1. To file a claim, call **1-866-506-5222**, Monday – Sunday, 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**) as soon as possible after the Incident. We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit **mybenefits.cardbenefitclaims.com** to submit a claim.
2. Return all requested documents within 180 days of the date of Incident. We will notify You of Our decision once We have processed Your claim.



Extended Warranty

Feel more confident about Your purchase. We will add 24 Months on Your warranty.

To be eligible for coverage, You must pay for the item at least in part with Your Citi® Card and/or ThankYou® Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per item.

How Long are You Covered?

We will extend the manufacturer's warranty for an additional 24 Months. If You purchase an extended warranty, Our coverage begins at the expiration of that warranty. In the event of a covered failure We will repair or replace the item or reimburse up to the amount charged on Your Citi Card and/or ThankYou Points (excluding shipping and handling) or \$10,000, whichever is less. Total coverage up to a maximum of 7 years from the purchase date.

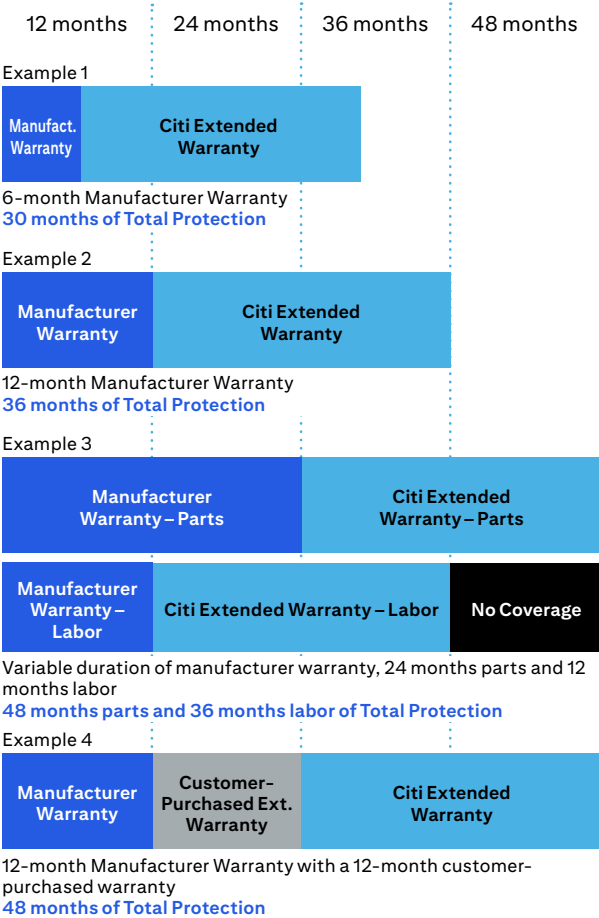
Maximum Coverage per Item

Coverage is limited to the lesser of the following:

- The cost to repair or replace the item.
- The purchase price of the item.
- The amount charged to the Citi Card. (including ThankYou Points)
- \$10,000 per item.

We will decide if a covered failure will be repaired or replaced, or whether You will be reimbursed up to the amount paid with Your Citi® Card and/or ThankYou Points. Items will be replaced with those of like kind and quality. However, We cannot guarantee to match exact color, material, brand, size or model.

Coverage only applies to the item that fails, not to any other property that’s damaged by it.



> What's covered

Purchases made by You using Your Citi® Card and/or ThankYou® Points.

> What's not covered

Coverage does not apply to the following items:

- Boats, cars, aircraft or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Services (such as product installation, repairs, maintenance or diagnostics) unless covered under the manufacturer's warranty.
- Used, antique or pre-owned items.
- Items purchased for resale, professional or commercial use.
- Land or buildings; housing properties.
- Plants and live animals.
- Items that do not come with a manufacturer's warranty.

Coverage doesn't apply under these circumstances:

- You fail to care for or service the item appropriately as required by the manufacturer.
- The item has a product defect, recall, or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

> 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. To file a claim, call **1-866-506-5222**, Monday – Sunday, 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**) as soon as possible after the incident. We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit **mybenefits.cardbenefitclaims.com** to submit a claim.
2. Return all requested documents within 180 days of the date of incident. We will notify You of Our decision once We have processed Your claim.

Additional Terms

This Guide is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to all insurance benefits described in this Guide.

Benefits are purchased and provided complimentary to You.

Damage & Theft Purchase Protection and Extended Warranty coverage (“Description of Coverage” or “DOC”) is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. (“VSC”). The DOCs in this Guide are intended as a summary of benefits provided to You. The attached Key Terms, DOCs and all the information about the insurance benefits listed in these Additional Terms are governed by the conditions, limitations and exclusions of the Group Policy.

Privacy Notice: As the provider of the benefits described herein, VSC collects personal information about You from the following sources: information the provider gathers from You, from Your request for benefits or other forms You furnish to the provider, such as Your name, address, telephone number and information about Your transactions with the provider such as claims made and benefits paid. The provider may disclose all information it collects, as described above, to its affiliates, subsidiaries and partners, as well as to non-affiliated third parties that perform administrative or other services on Our behalf solely in connection with the benefits You have received. By providing this information to the provider, You agree that the provider may use Your information in accordance with this Privacy Notice, such as to provide benefits entitled to You, and to meet regulatory and contractual requirements relating to the benefits provided to You. The provider uses commercially reasonable physical, electronic and procedural safeguards that comply with federal regulations to maintain the confidentiality of Your personal information. The provider takes appropriate technical and organizational measures to protect Your personal information from accidental or unlawful destruction, accidental loss and unauthorized alteration, disclosure or access. The provider does not disclose any personal information about former beneficiaries to anyone, except as required by law. The provider restricts access to personal information about You to those authorized individuals or third parties who reasonably need to know that information in order to provide benefits to You.

Should You have any questions about the procedures or the information contained within Your file, please contact the provider by writing to:

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

Effective date of benefits: Effective September 22, 2019, this Guide replaces all prior disclosures, program descriptions, advertising and brochures by any party. We reserve the right to change the benefits and features of these programs at any time.

Cancellation: These benefits can be cancelled at any time or non-renewed for You. In the event benefits are cancelled or non-renewed, You may be notified as required by law. Coverage will still apply for any benefits You were eligible for prior to the date of such cancellation or non-renewal, subject to the terms and conditions of coverage.

The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

Benefits to You: These benefits apply to cards issued in the United States by Citibank, N.A. to residents of the United States. The United States is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands and Northern Mariana Islands. No person or entity other than You shall have any legal or equitable right, remedy or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if Your card privileges have been cancelled. However, benefits will still apply for any benefit You were eligible for prior to the date that Your account is suspended or cancelled, subject to the terms and conditions of coverage.

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

Illegal Activity, Misrepresentation and Fraud: Benefits shall be void if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits under this Guide would violate United States economic or trade sanctions, the coverage will be void.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. “Due diligence” means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under these benefits, the provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under these benefits must transfer to the provider his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered by You.

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

Secondary Insurance: Coverage is secondary to any other applicable insurance or indemnity available to You unless indicated within the Guide. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations and exclusions described in this Guide. In no event will insurance benefits apply as contributing insurance.

The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Conformity of Statute: If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

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

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