



SHOPPING



TRAVEL

Your Guide to Protection Benefits

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

Effective date: January 22, 2024

citi.com/CostcoBusiness **1-866-918-4670 (For TTY: We
accept 711 or other Relay Service)**
or call collect internationally
at **1-312-356-7839**
Monday – Sunday, 8 a.m. – 12 a.m. ET



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 something unexpected interferes with Your travel or 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.

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.

In order for purchases made with Your Costco credit card reward certificate to be eligible for coverage, You must redeem Your Costco credit card reward certificate for the purchase directly. Costco credit card reward certificates 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.

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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 Costco credit card reward certificate and is damaged or stolen within 120 days (90 days for New York residents) 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 Costco credit card reward certificate. You are covered for up to \$10,000 per item, 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 Costco credit card reward certificate. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including Costco credit card reward certificate) or the maximum coverage per item.

How Long are You Covered?

Within 120 days (90 days for New York residents) of purchase or delivery of the item, whichever is first.

Maximum Coverage per Item

Coverage is limited to the lesser of the following:

- \$10,000
- The amount charged to the Citi Card (including Costco credit card reward certificate).

Maximum Coverage per Calendar Year per Account

\$50,000



This coverage is primary except for New York residents, where coverage is secondary.

> WHAT'S COVERED

Purchases made by You using Your Citi Card and/or Costco credit card reward certificate.

> 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 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).
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.

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.

> 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 **1-866-918-4670** 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.



Travel & Emergency Assistance

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

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, Family Members and Traveling Companion(s).

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Traveling Companion means any individual for whom You have paid to travel on Your or Your Family Member's trip using Your Citi® Card.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on trips for Your Family Member(s) and their Traveling Companion(s) even if You are not traveling.

> SERVICES PROVIDED

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

Travel and emergency assistance

- Round-the-clock access to emergency travel arrangements.
- Emergency transfer of cash 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.
- Travel arrangements for a Family Member or friend to be brought to Your bedside, if You are under medical care.
- Coordination with doctors or nurses in the United States who can consult with local medical professionals and help monitor Your condition.
- Referrals to translator for legal services or consultations with appropriate embassies and consulates.



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

> HOW TO REQUEST HELP (24/7)

Call **1-866-918-4670** in the United States, or call collect internationally at **1-312-356-7839 (For TTY: We accept 711 or other Relay Service)**



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.

Travel & Emergency Assistance Services provided by a third party provider.



Worldwide Car Rental Insurance

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

We will cover You up to \$50,000 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 with Your Citi® Card and decline the rental company's collision loss/damage insurance.

To be eligible for coverage under this benefit, Your Citi Card must be used to pay for all of the cost to rent the car. If a rental car company promotion/discount of any kind is initially applied toward payment of the rental, any remaining portion of the rental must be paid for with Your Citi Card.

How Long are You Covered?

The length of the rental car agreement, with a maximum rental period of 31 consecutive days.

Where are You Covered?

Coverage is available worldwide. Some countries or car rental agencies require a letter of coverage. Please check with the rental agency before You go and call **1-866-918-4670** Monday – Sunday, 8 a.m. – 12 a.m. ET **(For TTY: We accept 711 or other Relay Service)** if a letter of coverage is required.

Maximum Coverage per Rental Car

\$50,000

> WHO'S COVERED

You and any authorized driver designated or listed on the rental car agreement, with a valid driver's license.

> WHAT'S COVERED

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

- The rental period is no more than 31 consecutive days.
- The rental car is a motor vehicle with at least four wheels that is designed to be driven on public roads.
- The rental car is:
 - Damaged by an accident, a natural disaster or vandalism; or
 - Stolen.

You will be reimbursed for the following in the event of a covered accident or theft:

- The cost to repair the rental car or the actual cash value of the rental car, whichever is less.
- Reasonable towing expenses to the nearest collision repair facility.



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

> WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- The rental car is used 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.
- The rental car was used as a car for hire.
- You or an authorized driver does not take responsible care of the rental car.
- The car is rented through a car sharing company that allows individuals to rent out their own vehicle.



This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability or third-party personal property. It does not cover any damages to other cars or property. It does not cover any injury to any party.

Coverage does not apply to the following charges or expenses:

- The diminished value to the rental car.

> 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 take pictures of the damage if possible.

1. To file a claim, call **1-866-918-4670** Monday – Sunday, 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**), or visit **mybenefits.cardbenefitclaims.com** as soon as possible after Your rental car is damaged or stolen. We will ask You a few questions and advise You of what documents We may need as proof to support Your claim. Or You can visit **citi.com/CostcoBusiness** to download a claim form for submission.
2. Return all requested documents within 180 days of the incident. We will notify You of Our decision once We have processed Your claim.



Roadside Assistance Dispatch Service

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

If You have car trouble while You are on the road in any of the 50 United States, District of Columbia, Puerto Rico and the U.S. Virgin Islands, We will send help directly to Your location — a service You pay for only when You use it.

You will be responsible for the costs of the dispatch and associated roadside service, paying a pre-negotiated price per service call.

> WHO'S COVERED

This benefit covers You.

> WHAT'S COVERED

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

> WHAT'S NOT COVERED

Roadside Assistance Dispatch Service isn't available under the following circumstances:

- The vehicle is a motorcycle, a recreational vehicle or a commercial vehicle.
- The vehicle is a camper, in-tow or a trailer with a capacity greater than 1 ton.




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

> HOW TO REQUEST HELP (24/7)

Call **1-866-918-4670 (For TTY: We accept 711 or other Relay Service)** and follow the menu prompts to be referred to someone that can help (assistance available 24/7). Please have Your Citi® Card available when You call. 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.



Please note that service will be dispatched for all eligible requests, there may be a delay in arrival due to weather or events outside Our control.

Roadside Assistance Dispatch Service is administered by a third party provider.



Lost Baggage Protection

Say good-bye to baggage worries. You are covered if items are lost, stolen or damaged.

If a Covered Traveler’s baggage is lost, stolen or damaged by the Common Carrier while on a Trip, We may refund the purchase price of the missing items or the cost to repair or replace the damaged items, whichever is less. You are covered for up to \$3,000 per Covered Traveler, per Trip (\$2,000 per bag for New York residents), or up to \$10,000 in total for all Covered Travelers.

To be eligible for coverage under this benefit, Your Citi® Card must be used to purchase at least a portion of the Common Carrier fare.

How Long are You Covered?	While baggage is under the care and control of the Common Carrier.
Maximum Coverage per Covered Traveler, per Trip	\$3,000 (\$2,000 per bag for New York Residents)
Maximum Coverage per Trip	\$10,000

Common Carrier means 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, but does not include taxis, car service, rental car and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the Common Carrier fare was paid using Your Citi Card for all Covered Travelers.

> WHO’S COVERED

Covered Travelers means You, Your Family Member(s), and Traveling Companion(s) traveling on the Trip.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Traveling Companion means any individual(s) for whom You have paid to travel on Your or Your Family Member's Trip.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on Trips for Your Family Member(s) and their Traveling Companion(s) even if You are not traveling.

> WHAT'S COVERED

A checked item is covered unless it's included in the "What's Not Covered" list below. We will cover the item's purchase price (including sales tax), or the cost of repairing it, whichever is less.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

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

Coverage doesn't apply to any item that's lost, stolen or damaged under these specific circumstances:

- The Covered Traveler(s) is involved in a fraudulent or illegal activity.
- The item is seized by customs or any government agency.

> HOW TO FILE A CLAIM



The Covered Traveler should notify the airline (or other Common Carrier) before leaving the airport or station and keep a copy of any report provided.

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 **1-866-918-4670** Monday – Sunday, 8 a.m. – 12 a.m. ET **(For TTY: We accept 711 or other Relay Service)**, or visit **mybenefits.cardbenefitclaims.com** within 60 days of the bags being lost, stolen or damaged. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need as proof to support Your claim. Or You can visit **citi.com/CostcoBusiness** to download a claim form for submission.
2. Return all requested documents within 180 days of the bags being lost, stolen or damaged or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.

If You make a claim and receive payment, You won't receive coverage for the same or similar items under any other Citi® Card benefit.



Worldwide Travel Accident Insurance

Travel with more peace of mind. We are here to cover You even if the unimaginable happens.

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 die in an accident on a Common Carrier while traveling — or lose a limb, sight, speech or hearing — We may provide up to \$1,000,000 in compensation.

To be eligible for coverage under this benefit, Your Citi Card must be used to purchase the full amount of the Common Carrier fare for the Covered Traveler(s).

How Long are You Covered?

From Trip Departure Date through Trip Completion Date when boarding, exiting or riding as a passenger in a Common Carrier.

What is the Maximum Coverage?

\$1,000,000 per person

Common Carrier means 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, but does not include taxis, car service, rental car and rideshare service.

Trip means any pre-paid travel, tour or vacation when all of the Common Carrier fare was paid using Your Citi Card for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers means You, Your spouse, Your Domestic Partner or Your Dependent(s).

Dependents means Your children who can be claimed on Your federal tax return.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.

> WHAT'S COVERED

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

The injury or death to the Covered Traveler(s) is caused by one of the following:

- An accident that occurs when boarding, exiting or riding as a passenger on a Common Carrier;
- Exposure to the elements after a Common Carrier accident; or
- The accident or disappearance of a Common Carrier, which causes the Covered Traveler(s) to remain missing for 52 weeks, after which We will assume they are deceased.

Maximum Coverage of \$1,000,000	50% of the Maximum Coverage or \$500,000	25% of the Maximum Coverage or \$250,000
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 does not apply to any claim under the following conditions:

- Losses as a result of a riot or act of war.
- Traveling in a taxi, car service, rental car or rideshare service.
- Boarding or exiting a Common Carrier while engaging in extreme activities.
- Death or injury due to natural causes, disease, illness or self-inflicted injuries.

> 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 **1-866-918-4670** Monday – Sunday, 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**), within 60 days of the accident. We will ask You a few questions and advise You what documents should be submitted with Your claim form. Or You can visit **citi.com/CostcoBusiness** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the accident or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.

In the case of death, benefits will be paid to the Covered Traveler's estate.

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 and non-insurance benefits described in this Guide.

Benefits are purchased and provided complimentary to You, but non-insurance services may have associated costs, which will be Your responsibility.

Damaged & Theft Purchase Protection, Lost Baggage Protection, Worldwide Travel Accident Insurance and Worldwide Car Rental Insurance 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. Non-insurance benefits described in this Guide may be provided by a third-party provider.

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 January 22, 2024, 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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