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PERSONAL VISA GUIDE TO BENEFITS

Travel Accident Insurance

Effective January 2025

This is an accidental death and dismemberment only policy and does not pay benefits for loss from sickness.

Travel Accident Insurance coverage is provided to all Rize CU Visa cardholders and replaces any descriptions of coverage previously issued to the insured with respect to insurance described herein.

Eligibility and period of coverage

As a Rize Credit Union Visa cardholder, you are covered beginning the date your card is issued. You and your dependents[1] become covered automatically when the entire common carrier fare is charged to your covered Rize CU card (covered person). It is not necessary to notify the Credit Union, the insurance company, or the plan administrator when tickets are purchased. Coverage ends when the policy is terminated.

Benefits

Subject to the terms and conditions, if a covered person's accidental bodily injury occurs while on a covered trip and results in any of the following losses within one year after the date of the accident, the insurance company will pay the following percentage of the principal sum for accidental loss of:

Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Speech and hearing	100%
One hand or one foot	50%
Speech or hearing	50%
Thumb and index finger on the same hand	25%

In no event will multiple charge cards obligate the insurance company over the stated benefit for any one loss sustained by a covered person as a result of any one accident. The maximum amount payable for all losses due to the same accident is the principal sum.

Additional provisions

Travel accident insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (insurance company) and reserves the right to change the benefits and features of all these programs.

The Rize CU or the insurance company can cancel or choose not to renew the insurance coverages for all insureds. If this happens, the Credit Union will notify you at least 30 days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption. Insurance benefits will still apply to covered trips commenced before the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel accident insurance does not apply if your Rize CU Visa card privileges have been suspended or canceled. However, insurance benefits will still apply to covered trips commenced before the date your card is suspended or canceled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, you concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or your interest herein, or in the case of any fraud or false swearing by the insured relating thereto. No person or entity other than you shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this coverage before the expiration of 60 days after proof of loss has been furnished per the requirements of this description of coverage.

The insurance company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The insurance company may also have an autopsy made unless prohibited by law.

State amendments

For Illinois residents, the following statement is added: If a covered person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the insurance company has the right to first reimbursement for all benefits the insurance company paid from any damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the covered person, the covered person's parents if a minor, or legal representative as a result of that injury. You are required to furnish any information or assistance or provide any documents reasonably required to exercise the insurance company's rights under this provision. This provision applies whether or not the third party admits liability.

Questions

Answers to specific questions can be obtained by writing to:

Plan Administrator
cbsi Card Benefit Services
550 Mamaroneck Ave, Suite 309
Harrison, NY 10528

Underwritten by
Virginia Serety Company, Inc.
175 W Jackson Blvd
Chicago, IL 60604

Definitions

- Loss – actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech, or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a covered person's death. If a covered person's body has not been found within one year of disappearance, stranding, sinking, or wreckage of any common carrier in which the covered person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the covered person suffered loss of life.
- Injury – bodily injury(ies), sustained by the insured person which are the direct cause of loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the covered person is covered under this policy, while the insurance is in force.
- Covered trip – a trip (a) while the covered person is riding on a common carrier as a passenger and not as a pilot, operator, or crew member and (b) charged to your Rize CU Visa card; and (c) begins and ends at the places designated on the ticket purchased for the trip. Covered trip will also include travel on a common carrier (excluding aircraft), directly to, from, or at any common carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the covered trip.
- Common carrier – any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.
- Exclusions – no payment will be made for any loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or common carrier except as a fare-paying passenger in an aircraft or on a common carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.
- Beneficiary – benefit for loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable

to you.

- Notice of claim – written notice of claim, including your name and reference to Rize CU Visa card should be mailed to the plan administrator within 20 days of a covered loss or as soon as reasonably possible. The plan administrator will send the claimant forms for filing proof of loss.
- The cost – this travel insurance is purchased for you by Rize CU.
- Description of coverage – this description of coverage details material facts about a travel accident insurance policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy form number, VSC-VCC-01 (2/00). Any difference between the policy and this description will be settled according to the provisions of the policy.

[1]Your spouse, unmarried dependent child(ren), under age 19 (25 if a full-time student). No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment because of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive 50% of your benefit amount.