

Product warranties can be inconvenient and cumbersome to use.

Let's say you purchased a great gadget about a year ago, but it just stopped working, and you can't find your sales receipt and warranty information. For all too common situations like these, extended warranty protection can help.

Extended warranty protection provides you with valuable features that help you manage, use and extend the warranties for eligible items purchased on your Rize Credit Union (Rize CU) card. Services include warranty registration and extended protection. You are eligible for this benefit if you are a Rize CU Visa cardholder within the United States and you purchase either a portion or the entire cost of the item using your Rize card.

Here's how extended protection works

Your warranty coverage can be doubled up to one additional year on eligible warranties of three years or less. For example, a manufacturer's warranty of three months would be provided with an additional three months of coverage for a combined total of six months, and a warranty for six months would be provided with an additional six months of coverage for a combined total of 12 months of coverage. However, if the manufacturer's warranty is for three years, it would only be extended for one additional year.

This benefit is limited to no more than the original price of the purchased item as shown on your credit card receipt, less shipping and handling fees, up to a maximum of \$10,000 per claim, and \$50,000 per cardholder.

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three years or less, a U.S. store-purchased dealer warranty, or a U.S. assembler warranty.

What extended protection does not cover

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale
- Real estate and items that are intended to become part of real estate, including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items. Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned
- Losses caused by or resulting from a cyber incident

Filing an extended protection claim

To file a claim, call the benefits administrator for assistance at [800.848.1943](tel:800.848.1943) or call collect outside of the U.S. at [1.303.967.1096](tel:1.303.967.1096) immediately after the failure of your covered item. Please note that if you do not notify the benefits administrator within 60 days of product failure, **your claim may be denied.**

The benefit administrator will request preliminary claim information, direct you to the appropriate repair facility, and send you the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If you received or purchased a service contract or an extended warranty when you purchased your item, this benefit will supplement and exceed that coverage.

What you must submit to file a claim

Fill out and sign the claim form the benefits administrator sent you, then submit the form within 90 days of the product failure, along with the following documents:

- A copy of your monthly billing statement showing the last four digits of the account number, demonstrating the purchase was made on your Rize CU card
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized sales receipt
- A copy of the original manufacturer's U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate your claim, this includes bills and, if necessary, a copy of the maintenance records and receipts
- The original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the benefits administrator to substantiate the claim

All claims must be fully substantiated.

For faster filing or to learn more about purchase security, visit [CardBenefitServices.com](https://www.rizecu.com/CardBenefitServices.com).

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, your item will be replaced or repaired at the benefits administrator's discretion, but for no more than the original purchase price of the covered item, as recorded on your credit card receipt, less shipping and handling fees, up to a maximum of \$10,000 per claim, and a maximum of \$50,000 per cardholder. You will only be reimbursed up to the amount charged to your Rize CU card or the program limit, whichever is less. Under normal circumstances, reimbursement will occur within five business days of the receipt and approval of all required documents.

If your item is to be repaired, you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

In either case, the benefits administrator's payment, replacement, or repair made in good faith will fulfill the obligation under this benefit.