

the billing cycle before the month in which the theft or damage occurred).

When does coverage begin?

Cellular Telephone Protection begins the first day of the calendar month after a monthly payment of the cell phone bill is made with your eligible Visa®/Mastercard® credit card.

What is not covered?

The following is not covered by Cellular Phone Protection:

- Cell phones purchased by someone other than you, the Visa/Mastercard cardholder
- Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer.
- Cell phones purchased for resale, professional, or commercial use
- Cell phones that are lost or “mysteriously disappear,” meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)
- Cell phones stolen from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion
- Cell phones stolen from your construction site
- Cell phones which have been rented, borrowed or are part of a pre-paid or “pay as you go” type plans
- Cosmetic damage to the cell phone or damage that does not impact its ability to make or receive 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 misdelivery or voluntary parting with the cell phone
- Replacement cell phones not purchase from a cellular service provider’s retail, online or other authorized cell phone retailer
- Taxes, delivery and transportation charges, and any fees associated with the cellular service provider

Please note: if you fail to make a cell phone bill payment in a particular month, your coverage will be suspended. Coverage will resume on the first day of the month after the date of any future cell phone bill payment with your eligible Visa/Mastercard credit card.

Should I keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Visa/Mastercard credit card statement reflecting your monthly cell phone bill payments during the time of the damage or theft, as well as your store receipt for purchase of your new cell phone.

How do I file a claim?

1. Call the Benefit Administrator at 1-866-894-8569 within sixty (60) days of damage or theft. The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form.

Please note: If you do not notify the Benefit Administrator within sixty (60) days after the damage or theft, your claim may be denied.

2. Return the completed and signed claim form with all requested documentation within ninety (90) days of the date of damage or theft to the address provided.

Please note: If you do not provide this information to the Benefit Administrator within ninety (90) days after the damage or theft, your claim may be denied.

For faster filing, or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com

What documents do I need to submit with my claim?

- Copies of your Visa/Mastercard credit card statement showing that the entire monthly payment for the cell phone bill was made the month prior to the date of damage or theft
- A copy of your cellular wireless service provider billing statement that corresponds with the above Visa/Mastercard credit card statement
- A copy of the original cell phone purchase receipt or other sufficient proof, as determined by the Benefit Administrator, of the cell phone model currently linked to your account
- If the claim is due to theft or criminal action, a copy of the report filed within forty-eight (48) hours of the event
- If the claim is due to damage, a copy of your insurance claim or other verification as requested by the Benefit Administrator. Other requested verification may include:
 - An itemized repair estimate from an authorized cell phone repair facility
 - The cell phone, for evaluation of its damage
 - An itemized store receipt for a replacement cell phone showing purchase at a cellular service provider’s retail or online store or authorized cell phone retailer
- If the claim amount is less than your personal homeowner’s, renter’s, or automobile insurance deductible, a copy of your policy’s personal Declarations Page is sufficient for your claim. “Declarations Page” means the document(s) in your

insurance policy that lists names, coverages, limits, effective dates and deductibles. If the claim amount is greater than your personal homeowner’s, renter’s, or automobile insurance deductible, you are required to file a claim with your insurance company and submit a copy of any claims settlement from your insurance company along with your claim form.

- Documentation (if available) of any other claim settlement
- Any other documentation deemed necessary, in the Benefit Administrator’s sole discretion, to substantiate your claim. All claims must be fully substantiated as to the time, place, cause, and purchase of the Cellular Wireless Telephone.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator may choose to repair or replace your cell phone or reimburse you for the lesser of:

- a) \$200 excess of the fifty-dollar (\$50.00) deductible; or
- b) The current suggested retail price of a similar quality replacement cell phone (not including taxes, delivery and transportation charges or fees associated with the service provider), less your fifty-dollar (\$50.00) deductible.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of your claim form and all necessary documents.

Please Note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period.

ADDITIONAL PROVISIONS FOR CELLULAR TELEPHONE PROTECTION

This protection provides benefits only to you the eligible cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the cell phone from damage or theft. This provision will not be applied unreasonably to avoid claims. 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 the Cellular Telephone Protection benefits may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. Once you report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft. After the Benefit Administrator has paid your claim, all your rights and

remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional mailings, statement inserts, or statement messages. The benefit described in this guide will not apply to cardholders whose accounts have been suspended or cancelled. The Cellular Telephone Protection described in this guide will not apply to cardholders whose applicable card account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, you will be notified at least thirty (30) days in advance. This information describes the benefit provided to you as a cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VCELLPHONE - 2013 (04/16)

CP-O

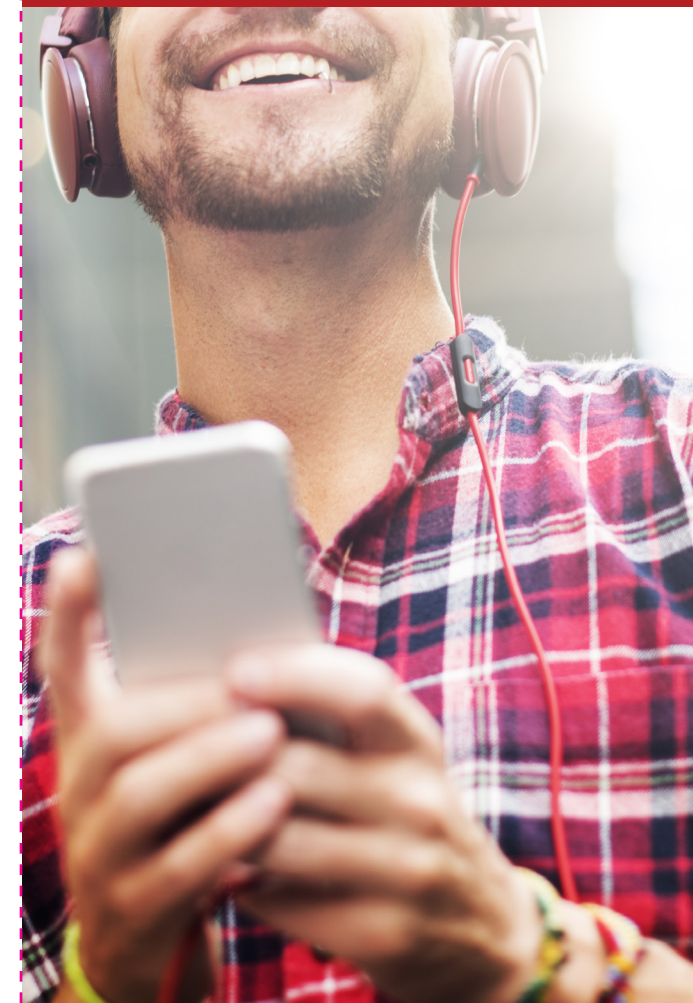
For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-894-8569.

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www.standardbankPA.com

Cell Phone Protection

Hometown Convenience | Worldwide Acceptance | Great Benefits



Benefit Guide

Protect your cell phone every time you pay your bill.

You rely on your cell phone to stay connected with the people in your life. Fortunately there's an easy way to protect this essential device from harm. When you pay your monthly wireless bill with your credit card, you'll be reimbursed if your cell phone is stolen or damaged (\$50 deductible).

It's easy to maintain your coverage.

There's no need to enroll in this benefit. Simply continue to pay your cell phone bill with your credit card every month. Your coverage will remain active for the next calendar month to protect you against theft or damage to your cell phone, subject to terms and conditions.

Easy claim process.

Go to www.cardbenefitservices.com or talk to a Benefit Administrator at 1-866-894-8569 to file a claim or get your questions answered.

Please keep in mind you will want to read the full **Terms and Conditions** provided at this end of this brochure for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must charge your eligible wireless bill to your credit card.

Below you will find answers to the most commonly asked questions about the benefit:

Q: How does Cellular Telephone Protection work?

A: You are eligible for Cellular Telephone Protection if you pay your wireless bill with a TCM Bank-issued card. Coverage begins the first day of the calendar month after you make a payment. Then if your cell phone is stolen or damaged, you may be eligible for reimbursement. A \$50 deductible applies.

Q: What does this protection cover?

A: Cellular Telephone Protection provides coverage against theft or damage to your cell phone not otherwise covered by another insurance policy. Subject to full Terms and Conditions.

Q: What are the limitations?

A: You will want to read the full Terms and Conditions, but here are some examples of what is not covered by Cellular Telephone Protection: cosmetic damage (i.e. a scratch to the phone case that does not impact the phone's ability to operate), prepaid phones and lost phones.

Q: What should I do if my cell phone is stolen or damaged?

A: Contact the Benefit Administrator at 1-866-894-8569. Your Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form, plus answer any questions you may have. Keep in mind, if your cell phone is stolen, you must first file a police report within 48 hours of becoming aware of the theft.

Q: Do I need to enroll for this benefit?

A: No, just be sure to pay your cell phone bill each month with your TCM Bank-issued card.

Q: What are the timelines for filing a claim?

A: You must notify the Benefit Administrator within **60 days**, and submit your completed claim form and supporting documentation within 90 days of the theft or damage.

Q: Do I need to file a claim with anyone else?

A: Yes, if you (or your employer, if applicable) have insurance that covers the item, you must first file a claim with that insurance company, then send the Benefit Administrator a copy of the claim settlement. If you have coverage included with your cell phone plan, you will also need to file a claim with your wireless provider first. This benefit pays in excess of any payments you receive from any other source.

Q: What paperwork do I need to submit with my claim?

A: In addition to the claim form, you may need to provide the following supporting documentation:

- Your TCM Bank, N.A. billing statement and wireless provider's statement showing you paid the prior month's cell phone bill with your covered card - if you don't have these, your bank and cellular provider can usually make a copy for you
- A police report (in the case of theft)
- A copy of the declarations page of the insurance policy (if applicable) that lists coverages, limits, etc.
- Proof of the cell phone model currently linked to your account - your cellular provider can usually provide a copy
- Repair estimate or replacement receipt (if applicable)

Your Benefit Administrator will review these items with you to determine what - if any - additional



documentation you need to submit. If you're having any difficulty obtaining documents, call 1-866-894-8569.

Q: How long does it take to make a claim decision?

A: In most cases, once the Benefit Administrator has all the paperwork they need to process the claim, a decision will be made within five

business days. Your Benefit Administrator will notify you of their decision.

Terms and Conditions

Your Guide to Benefit describes the benefit in effect as of 9/1/17. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

What is this benefit?

Cellular Telephone Protection will reimburse you, the enrolled Visa®/Mastercard® cardholder, for damage to or theft of an eligible Cellular Wireless Telephone.

Who is eligible for this benefit?

You must be a valid cardholder of an eligible U.S. issued Visa/Mastercard card enrolled in the Cellular Telephone Protection benefit and charge your monthly Cellular Wireless Telephone bills to your eligible Visa card. Only Cellular Wireless Telephones purchased by the cardholder will be covered.

What is covered?

This benefit is supplemental coverage, which means that it will reimburse you for cell phone theft or damage not otherwise covered by another insurance policy (for example; cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies). Once all other insurance has been applied, Cellular Telephone Protection will cover the damage or theft up to \$200 per claim, subject to the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) deductible.

Your maximum reimbursement amount is \$200 per claim, and \$400 per twelve (12) month period. You will receive no more than the original purchase price of the phones less your fifty-dollar (\$50.00) deductible.

You are covered for a maximum of two (2) claims per twelve (12) month period for a maximum of \$400 per twelve (12) month period.

Coverage applies to both your primary cell phone lines and up to the first two (2) secondary additional or supplemental lines (as listed on your cellular provider's monthly billing statement for