

Automobile Insurance Deductible Reimbursement Benefit Guide

What is Covered: We will provide coverage for reimbursement of the Auto Policy Deductible due to a Covered Auto Loss on an Auto Policy for a Covered Vehicle.

How Much is Covered: Coverage is limited to the lesser of the following: 1) The Auto Policy Deductible, or 2) \$200 per claim. There is a maximum of one (1) claim per twelve (12) month period. There is a maximum of \$200 paid per twelve (12) month period.

Preliminary Requirements for this Coverage:

1) You must have charged eight (8) or more separate net purchases (purchases minus credits and returns) on your eligible Account in the calendar month immediately preceding the Covered Auto Loss. 2) The Covered Vehicle must be registered in your or your Family Member's name. 3) If the Covered Vehicle was operated at the time of loss, it was legally operated by you or your Family Member.

Who is Covered: You and your Family Members covered under the same Auto Policy. To be eligible for coverage, you or your Family Member must appear as a named insured or additional driver on the Auto Policy under which the Covered Vehicle appears.

When is the Benefit Available: This benefit is only available during an Eligible Month. Benefit availability starts the first day of the calendar month immediately following the calendar month when the required number of net purchases were made on your eligible Account. If you do not make the required number of net purchases during any month, the benefit is not available the following month.

Where is the Benefit Available: This benefit is only available within the Coverage Territory.

Definitions:

Account means a USAA Preferred Cash Rewards credit card account issued by USAA Federal Savings Bank or its predecessor in interest.

Auto Policy means the personal automobile insurance policy that provides comprehensive or collision physical damage coverage, issued by an insurance company to the Eligible Cardholder.

Auto Policy Deductible means the deductible shown on the Auto Policy which applies to the comprehensive or collision physical damage coverage afforded by the Auto Policy.

Cardholder means an individual in whose name an Account has been issued.

Coverage Territory means: 1) the United States of America; 2) the territories and possessions of the United States of America; and 3) Puerto Rico.

Covered Auto Loss means a physical damage loss sustained by the Eligible Cardholder or Eligible Cardholder's Family Member within the Coverage Territory: 1) which has triggered physical damage coverage under the Auto Policy; 2) which exceeds the Auto Policy Deductible; and 3) for which the insurance company that issued the Auto Policy has paid in excess of the Auto Policy Deductible for the claim.

Covered Vehicle means a private passenger vehicle or motorcycle: 1) owned by or under long term (one year or more) lease to the Eligible Cardholder; 2) designed for use on public roads; and 3) listed by make, model and VIN as a covered auto under the Eligible Cardholder's Auto Policy. Covered Vehicle does not include vehicles used for commercial purposes, vehicles used for hire, motor homes, recreational vehicles ("RV"), campers, all-terrain vehicles ("ATV"), off-road dirt bikes, or vehicles designed to seat more than eight (8) passengers. Covered Vehicle does not include a temporary substitute for an owned or long-term leased vehicle and does not include a rented vehicle.

Eligible Cardholder means a Cardholder of an Account and for whom the required insurance premium was paid for coverage eligibility under this Policy.

Eligible Month means the calendar month after the calendar month in which the Eligible Cardholder charged eight (8) or more net purchases (purchases minus credit and returns) to a single month. An Eligible Month begins on the first day of the calendar month immediately following the calendar month when the number of charges were made on the Eligible Cardholder's Account. If an Eligible Cardholder fails to meet the threshold for charges in a calendar month, the following month is not an Eligible Month.

Family Member means the Eligible Cardholder's Spouse, ex-Spouse, Fiancé, Fiancé's child, child, Spouse's child, son/daughter-in-law, parent(s), sibling(s), brother/sister, grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, uncle, aunt, niece, nephew, guardian, domestic partner, or ward. Fiancé means a person who has documented proof indicating the intent to enter into a legal marriage with the Eligible Cardholder at the time prior to the effective date of the applicable coverage under the Policy.

Policy means the group master policy that governs the Automobile Insurance Deductible Reimbursement Benefit described in this Guide.

Spouse means the person to whom the Eligible Cardholder is legally married.

We/Us/Our means Zurich American Insurance Company.

What is Not Covered: This benefit will not apply if: 1) the claim under the Auto Policy has been denied; 2) the Auto Policy insurer has waived the Auto Policy Deductible; 3) the claim as adjusted under the Auto Policy does not exceed the

Auto Policy Deductible; 4) the vehicle is used for commercial purposes or for hire during the loss or is otherwise not a Covered Vehicle. We will not provide coverage, nor will we pay any benefits to the extent that such coverage or payment or any business or activity of the Eligible Cardholder would violate any applicable trade or economic sanctions law or regulation.

This coverage is not available to residents of Washington State and as otherwise prohibited by law.

Claims: To file a claim, call 844-288-2141. You must report the claim within 90 days of the Covered Auto Loss or as soon as reasonably possible. We will send you Proof of Loss forms within fifteen (15) days after we receive notice. If you do not receive the Proof of Loss form within fifteen (15) days after submitting notice, you can send us a detailed written report of the claim and the extent of the Covered Auto Loss. We will accept this report as a Proof of Loss if sent within the time fixed below for filing a Proof of Loss. Copies of the following additional documentation must be submitted with your claim form: 1) the Account billing statement(s) that shows the required number of transactions made in the calendar month immediately preceding the Auto Loss; 2) the Vehicle Registration for the Covered Vehicle; 3) the Auto Policy Declarations Page showing the coverage and deductible amounts; and 4) documentation you received from the Auto Policy issuer of the final settlement for the Covered Auto Loss. Written Proof of Loss, acceptable to us, must be sent within ninety (90) days of the Covered Auto Loss. If we require additional information or time to approve or deny a claim, we will notify you within 20 days after receipt of the claim, and at least once every 30 days thereafter until the claim is approved or denied. The notice will contain the reason why the additional information or time is required. We will approve or deny the claim within 30 days after we receive the additional information; or 31 days after the last timely notice was provided. Claims will be approved or denied for all Covered Auto Losses. If the claim is approved, the claim will be paid within 30 days after its approval.

Additional Terms: This Guide is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to the Automobile Insurance Deductible Reimbursement Benefit described in this Guide. Benefits are purchased and provided complimentary to You. This "Description of Coverage" or "DOC" is provided under a Group Policy of insurance issued by Zurich American Insurance Company. All the information about the Automobile Insurance Deductible Reimbursement Benefit is governed by the conditions, limitations, and exclusions of the Group Policy.

Privacy Notice: As the provider of the benefits described herein, Zurich American Insurance Company collects and processes certain individually identifiable information about you ("Personal Information") when you submit a claim with us. The Personal Information we collect and process may include in particular the following categories: 1) *Contact information*, such as your name, address, telephone number, and email address. 2) *Other Personal Information*, such as your credit card statement, vehicle registration, Auto Policy Declarations page, and statement or explanation from your Auto Policy insurer validating the outcome of your claim. We collect Personal Information directly from You, such as through

Your request for benefits or via other forms You furnish to us in connection with your claim submission. We collect and use your Personal Information only for our legitimate business purposes, including, but not limited to: 1) Providing benefits entitled to You; and 2) Meeting regulatory and contractual requirements relating to the benefits provided to You. If you provide us with Personal Information about members of your family and/or dependents or beneficiaries, the Personal Information you provide will be processed under the same terms as your Personal Information. Please see our Privacy Policy accessible via the www.zurichna.com home page for more information.

Effective date of benefits: As of the effective date of 06/01/2024, this Guide replaces all prior Automobile Insurance Deductible Reimbursement Benefit 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 with at least 30 days' notice.

Cancellation: USAA Federal Savings Bank can cancel or non-renew the benefits for Cardholders, and if they do, they will notify you at least thirty (30) days in advance. We may cancel this Policy by giving USAA Federal Savings Bank at least 180 days' notice of our intent to cancel.

Benefits to You: This benefit does not apply to residents of Washington State. 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. This benefit does not apply if your card privileges have been cancelled. However, benefits will still apply prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

Suit Against Us: No action on this Policy may be brought until sixty (60) days after written Proof of Loss has been sent to us. Any action must commence within three (3) years of the date the written Proof of Loss was required to be submitted. If the law of the state where you live makes such limit void, then the action must begin within the shortest time period permitted by law.

Transfer of rights or benefits: No rights or benefits provided under this benefit may be assigned without the prior written consent of Zurich American Insurance Company.

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.

Conformity of Statute: Terms of this Policy that conflict with the laws of the state where it is delivered are amended to conform to such laws. Receipt and/or possession of this Guide does not guarantee coverage or coverage availability.

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