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 Benefit 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 ten thousand dollars ($10,000.00) per claim, and a maximum of fifty thousand dollars ($50,000.00) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

Under normal circumstances, reimbursement will occur within five (5) business days of the receipt and approval of all required documents.

If Your Item is to be repaired, or 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 Benefit Administrator’s payment, replacement, or repair made in good faith will fulfill the obligation under this benefit.

Definitions

Account means Your credit or debit card Account.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who purchase their item to their eligible Account and/or rewards program associated with their covered Account.

Additional provisions for Purchase Security and Extended Protection

• Signed or pinned transactions are covered as long as You use Your eligible card and/or rewards program associated with Your covered Account.

Eligible items of personal property, purchased with Your card and/or rewards programs associated with Your covered Account are covered for

Life is full of surprises... some good surprises; and some, not so good.

For instance, Your son’s brand new iPad got soaked, in a sudden rainstorm at summer camp. But, You bought the item with Your covered Account and/or rewards programs associated with Your covered Account.

Purchase Security covers Eligible items of personal property, purchased with Your card and/or rewards programs associated with Your covered Account are covered for the following:

• Theft (except from cars or motorized vehicles)
• Damage due to:
  – Fire, smoke, lightning, explosion, riot, or vandalism
  – Windstorm, hail, rain, sleet, or snow
  – Aircraft, spacecraft, or other vehicles
  – Accidental discharge of water or steam from household plumbing
  – Sudden accidental damage from electric current
• Theft (except from cars or motorized vehicles)

Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security does not cover

• Animals and living plants
• Artworks or collectible items
• Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items, to be used or attachable to any motorized vehicle

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-848-1943, or call collect outside the U.S. at 1-303-967-1096.
Gift recipients may file their own claims, if they have the necessary substantiating evidence. When a protected item is part of a pair or set, you will receive no more than the original price of the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days. The maximum total limit of liability is up to five hundred dollars ($500.00) per claim occurrence and fifty thousand dollars ($50,000.00) per indemnity for eligible claims. This benefit also pays for the outstanding deductible portion of your insurance or your employer's insurance policies has been exhausted. At that point, Purchase Security can cover the loss up to the amount charged to your eligible account, subject to the terms and conditions of the benefit. This benefit pays for a loss only after valid and collectible insurance coverage has been exhausted. Either You or the Benefit Administrator will ask for any preliminary claim information, answer your questions and send you a claims form. When You submit Your claim, You must provide all information regarding Your claim, including the time, place, and evidence of the damage or theft. You are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. Purchase Security provides coverage on an "as is" basis, meaning it does not duplicate coverage, but covers losses not covered by your insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. This benefit also pays for the outstanding deductible portion of your insurance or your employer's insurance policies has been exhausted. Let's say you purchased a great gadget about a year ago, but it just stopped working. Product warranties can be inconvenient and cumbersome to use. Extended Warranty Protection provides you with valuable features that help you manage, use and extend the warranties for eligible items purchased on your eligible account. Here's how Warranty Registration works. You can register your purchase by calling 1-800-848-1943 or call collect outside the U.S. at 1-303-967-1096, within sixty (60) days of the date of theft or damage. The Benefit Administrator will tell you where to send your item's sales receipt and warranty information, so they can be kept on file should you need them. If you choose not to register your item, be sure to keep your monthly billing statement reflecting the purchase, the item's items receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify your claim. Of course, this protection is not worth anything if it can’t be used. However, if your warranty has expired, the extended warranty will not cover it. The Benefit Administrator or your Benefit Representative may ask for any preliminary claim information, answer your questions and send you a claims form. When you submit your claim, you must provide all information regarding your claim, including the time, place, and evidence of the damage or theft. You are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. Purchase Security provides coverage on an "as is" basis, meaning it does not duplicate coverage, but covers losses not covered by your insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile, or employer’s insurance policies) has been exhausted. This benefit also pays for the outstanding deductible portion of your insurance or your employer’s insurance policies has been exhausted. Let’s say you purchased a great gadget about a year ago, but it just stopped working. Product warranties can be inconvenient and cumbersome to use. Extended Warranty Protection provides you with valuable features that help you manage, use and extend the warranties for eligible items purchased on your eligible account. Here’s how Warranty Registration works. You can register your purchase by calling 1-800-848-1943 or call collect outside the U.S. at 1-303-967-1096, within sixty (60) days of the date of theft or damage. The Benefit Administrator will tell you where to send your item’s sales receipt and warranty information, so they can be kept on file should you need them. If you choose not to register your item, be sure to keep your monthly billing statement reflecting the purchase, the item’s items receipt, the original manufacturer’s written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify your claim.