freedom FLEX®

GUIDE TO BENEFITS

Important Information about your Travel & Purchase Protection Benefits

Chase Freedom Flex®
World Elite Mastercard®

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Your Guide to Benefits describes the benefit that is in effect as of 09/20/2026. Information in this guide takes the place of any prior benefit and benefit description you may have previously received. Your effective date of eligibility is determined by Chase.

Please keep the guide with your account information for future reference and call the benefit administrator if you have any questions before taking advantage of the benefit.

If you have any questions please visit **chasecardbenefits.com**, call **1-800-349-2691** or if you are outside the U.S., call collect at **001-214-503-2951**.

Auto Rental Coverage

This benefit provides reimbursement for damages caused by theft or collision of the Rental Vehicle up to **$60,000**. Coverage is available worldwide.

You are covered when You use a Covered Card Account and/or redeemable Rewards, to initiate and complete the entire Rental Vehicle transaction. Only You, as the primary renter of the Rental Vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

What's Covered?

This benefit covers theft, damage, valid loss-of-use charges imposed and substantiated by the Rental Agency, administrative fees, and reasonable and customary towing charges (due to a covered theft or damage) to the nearest qualified repair facility. No other type of loss is covered. For example, in the event of a collision involving the Rental Vehicle, damage to any other driver's car, the injury of anyone, or damage to anything is not covered. Rental periods up to thirty-one (31) consecutive days are covered.

How Does This Benefit Work?

In the United States, the coverage provided by this benefit is secondary. This means that if You have another insurance policy that will cover the cost of damage or theft to the Rental Vehicle, this benefit will cover only the amount Your other policies do not. This benefit does cover deductibles You may have to pay under Your other insurance policies (or that Your employer may have to pay, if You rented the car for business reasons). If You do not have personal automobile insurance or any other insurance, this coverage acts as primary. Outside the United States, where this benefit is available, the coverage provided is primary.

How Do You Use This Benefit?

1. Use a Covered Card Account and/or redeemable Rewards to initiate and complete the entire Rental Vehicle transaction.
2. Review the Rental Car Agreement and decline the Rental Agency's collision damage waiver/loss damage waiver (CDW/LDW) option or a similar provision. Accepting the Rental Agency's CDW/LDW coverage will cancel out this benefit. If the Rental Agency, outside of the United States, will not allow You to decline their CDW/LDW coverage, then this benefit is secondary to the Rental Agency's CDW/LDW coverage.
3. Some countries or Rental Agencies require a letter of coverage. Please check with the Rental Agency before You go. If a letter of coverage is required visit **chasecardbenefits.com** or call **1-800-349-2691**.

Before driving out of the lot, check the Rental Vehicle for any prior damage and bring any damage You identify to the attention of the Rental Agency.

This benefit is in effect during the time the Rental Vehicle is in Your (or an authorized driver's) control, and terminates when the Rental Agency reassumes control of the Rental Vehicle.

What Vehicles Are Not Covered?

Certain vehicles are not covered by this benefit, including: exotic vehicles or any vehicle with a dealer or manufacturer's suggested retail price greater than $125,000, and antique cars (cars over twenty (20) years old or that have not been manufactured for

ten (10) years or more), cargo vans, trucks (other than pick-ups), motorcycles, mopeds, motorbikes, limousines and vehicles that are rented with a driver, recreational vehicles, and passenger vans with seating for more than twelve (12) people including the driver.

Examples of exotic car brands not covered include but are not limited to Aston Martin, Bentley, Bugatti, Ferrari, Koenigsegg, Lamborghini, Lotus, Maybach, McLaren, Pagani, and Rolls Royce.

Wondering if a vehicle is covered?

Call **1-800-349-2691**

What's Not Covered?

This benefit does not apply to the following:

- Any obligation assumed under any agreement (other than the deductible on a personal auto policy)
- Any violation of the Rental Car Agreement or the terms of this benefit
- Injury of anyone, including You, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived or paid by the Rental Agency or its insurer
- The cost of any insurance or collision damage waiver offered by or purchased through the Rental Agency
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by an insurer, employer, or employer's insurance
- Theft or damage due to intentional acts or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of Rental Vehicle
- Rental periods that either exceed or are intended to exceed thirty-one (31) days
- Leases and mini leases
- Theft or damage resulting from Your and/or an authorized driver's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Vehicles that are not rented from a Rental Agency
- Damage to the interior bed of a pick-up truck unless such damage is caused by or the result of a covered loss, such as theft or collision
- The Rental Vehicle is rented through a car sharing company that allows individuals to rent out their own vehicle

How Do You File a Claim?

It is Your responsibility to make every effort to protect the Rental Vehicle from damage or theft. If You have an accident or the Rental Vehicle has been stolen, please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage:

1. Visit **chasecardbenefits.com** or call **1-800-349-2691** to report the theft or damage, regardless of who is at fault and whether Your liability has been established, as soon as reasonably possible but no later than one hundred (100) days from the date of the incident even if all required documentation is not yet available. Any claim containing charges that would not have been included if notification occurred before the expenses were incurred may be declined, so it is important to notify Us immediately after an incident. Reporting to any other person will not fulfill this obligation.
2. We will ask You a few questions and advise You what documentation is needed. The requested documents must be submitted within three hundred sixty-five (365) days of the damage or theft of the Rental Vehicle or as soon as reasonably possible.

Documents You May Need to Provide

When You file a claim, We will provide the details, but generally You should be prepared to send:

- Copy of the accident report form
- Copy of the initial and final Rental Car Agreement (front and back)
- Copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged Rental Vehicle, if available
- Police report, if filed
- Copy of the demand letter indicating the costs You are responsible for and any amounts that have been paid toward the claim
- Covered Card Account statement (showing the last four (4) digits of the Account number) demonstrating that the payment for the rental transaction was made on Your Covered Card and/or with redeemable Rewards
- Statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible and any amounts that have been paid toward the claim
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect
- Copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible; this is the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles
- Any other documentation required by Us to substantiate the claim

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Rental Agency - a commercial rental company licensed under the laws of the applicable jurisdiction and whose primary business is renting automobiles

Rental Car Agreement - the entire contract an eligible renter receives when renting a Rental Vehicle from a Rental Agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract

Rental Vehicle - a land motor vehicle with four (4) or more wheels which the eligible renter has rented for the period of time shown on the Rental Car Agreement and is not identified as a non-covered vehicle herein

Rewards - points, miles, cash rewards, or any other type of redeemable Rewards associated with your Covered Card, provided that all Rewards have been accumulated by You through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

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ARCDW_CON_$60K_SECONDARY_20240311

Extended Warranty Protection

This benefit extends the original manufacturer's U.S. repair warranty coverage by **one (1) additional year**. If You received a store provided warranty or purchased a service contract, this coverage begins at the end of the cumulative warranties and service contract. If the original manufacturer's U.S. repair warranty or a combination of the original manufacturer's U.S. repair warranty, store provided warranty and a consumer purchased service contract exceeds three (3) years there would not be coverage under this benefit. In no event will coverage from the original manufacturer's U.S. repair warranty, store provided warranty or consumer purchased service contract and this coverage exceed four (4) years from the purchase date.

To be eligible for this benefit, the item must come with a valid original manufacturer's U.S. repair warranty and You must charge all or a portion of the cost of the eligible item to Your Covered Card and/or use redeemable Rewards.

What's Covered?

The benefit applies to purchases made both inside and outside the U.S. Eligible items given as gifts can also be covered.

Coverage is limited to the lesser of the following:

- The cost to repair the item
- The cost to replace the item with an item of like kind and quality
- The amount charged to the Covered Card and/or redeemable Rewards used (excluding shipping and handling)
- **$10,000 per item** and a maximum of **$50,000 per Account**

Note: Eligible purchases made with redeemable Rewards will be reimbursed in dollars.

We will decide whether to reimburse for the cost to have the item repaired or replaced, whichever is less. Maximum coverage limits apply.

If Your item is to be repaired, You may go to an authorized repair facility and file a claim for reimbursement. Only valid, customary and reasonable repairs made at the authorized repair facility are covered.

How Does This Benefit Work?

The coverage begins at the end of the original manufacturer's U.S. repair warranty and provides one (1) year of coverage after it has expired. This benefit only covers what would have been covered under the original manufacturer's U.S. repair warranty.

If You received a store provided warranty or purchased a service contract, Our coverage begins at the expiration of the cumulative warranties and service contract. If the original manufacturer's U.S. repair warranty or a combination of the original manufacturer's U.S. repair warranty, store provided warranty and a consumer purchased service contract exceeds three (3) years there would not be coverage under this benefit.

Examples:

- On an original manufacturer's U.S. repair warranty of six (6) months, We would provide You with an additional twelve (12) months of coverage for a combined total of eighteen (18) months of coverage.
- On an original manufacturer's U.S. repair warranty of twelve (12) months, and a consumer purchased service contract of twenty-four (24) months, We would provide You with an additional twelve (12) months of coverage starting at the end of the consumer purchased service contract for a combined total of forty-eight (48) months of coverage.
- On an original manufacturer's U.S. repair warranty of six (6) months, and a consumer purchased service contract of thirty-six (36) months, there would be no extension of coverage under this benefit.

How Can You Store Your Warranty?

When You purchase an eligible item that carries a warranty, You can store Your itemized sales receipt and warranty information online at **chasecardbenefits.com**. You can call **1-800-349-2691** for assistance uploading Your documentation.

If You choose not to utilize the warranty storage, be sure to keep Your monthly billing statement (showing the last four (4) digits of the Account number) reflecting the purchase, the itemized sales receipt, and the warranty information in a safe place. These documents will be required to verify Your claim.

What's Not Covered?

This benefit does not cover the following:

- 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 U.S. repair warranty, as supplied by the original manufacturer

- Items purchased for resale, professional, or commercial use
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (a refurbished item will be covered as long as it has a warranty with it and would not be considered used or pre-owned)

How Do You File a Claim?

Follow these steps to file a claim:

1. Visit **chasecardbenefits.com** or call **1-800-349-2691** within ninety (90) days of product failure or as soon as reasonably possible.
2. We will ask You a few questions and advise You what documentation is needed. The requested documents must be submitted within one hundred twenty (120) days of the product failure or as soon as reasonably possible.

Documents You May Need to Provide

When You file a claim, We will provide the details, but generally You should be prepared to send:

- Copy of the itemized sales receipt
- Covered Card Account statement (showing the last four (4) digits of the Account number) demonstrating that the payment for the item was made on Your Covered Card and/or with redeemable Rewards
- Copy of the valid original manufacturer's U.S. repair warranty, and any store provided warranty or consumer purchased service contract
- Description of the item, its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- Original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by Us to substantiate the claim

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EW_CON_$10K ITEM_$50K ACCT_20240311

Purchase Protection

This benefit protects an item You purchase against theft, damage, or Involuntary and Accidental Parting within **one hundred twenty (120) days** (ninety (90) days for New York residents) from the date of purchase. You are eligible for this benefit when You charge all or a portion of the cost of the eligible item to Your Covered Card and/or use redeemable Rewards.

What's Covered?

The benefit applies to purchases made both inside and outside the U.S. Eligible items given as gifts can also be covered.

Coverage is limited to the lesser of the following:

- The cost to repair item
- The cost to replace the item with an item of like kind and quality
- The amount charged to the Covered Card and/or redeemable Rewards used (excluding shipping and handling)
- **$500 per item** and a maximum of **$50,000 per Account**

Note: Eligible purchases made with redeemable Rewards will be reimbursed in dollars.

If a loss involves a portion of a pair or set, You will only be reimbursed for the item that was stolen, damaged, or part of an Involuntary and Accidental Parting, not the total value of the pair or set. This does not apply to items normally sold as pairs or sets that are not replaceable by purchasing one piece of the pair or set. You may be asked to send the individual item, at Your expense, as part of the claim review process prior to being reimbursed.

If the item is damaged, We will decide whether to reimburse for the cost to have the item repaired or replaced, whichever is less. Maximum coverage limits apply.

Coverage is secondary and in excess of valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Deductibles You may have to pay under Your other insurance policies are covered. You would not have to file a claim under Your other insurance If the deductible on the other insurance is equal to or greater than the claim amount.

What's Not Covered?

This benefit does not cover the following:

- Living animals and plants
- Antiques or collectible items
- 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
- Computer software
- Items purchased for resale, professional, or commercial use
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person
- Items under the control and care of a common carrier, including the U.S. Postal Service, airplanes, or a delivery service

- Items in Your baggage on a common carrier unless hand carried or under Your supervision or that of a companion You know, including but not limited to, jewelry, and watches
- Loss stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Loss from mis-delivery, or voluntarily parting with property
- Medical equipment
- Perishables, consumables, and limited life items, including but not limited to, cosmetics, perfumes, and rechargeable batteries
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (refurbished items will not be considered used or pre-owned if accompanied by a warranty)

Please Pay Special Attention to These Conditions:

- For damaged items, You may be asked to send the item, at Your expense, as part of the claim review process prior to being reimbursed. Please make sure to keep the damaged item in Your possession.
- You may be required to provide a copy of a police report, fire report, or other incident report made within forty-eight (48) hours of the incident or as soon as reasonably possible.
- If the item was stolen from the delivery location, You are first required to file a claim with the common carrier and/or retailer.

How Do You File a Claim?

Follow these steps to file a claim:

1. Visit **chasecardbenefits.com** or call **1-800-349-2691** within ninety (90) days of the loss or as soon as reasonably possible.
2. We will ask You a few questions and advise You what documentation is needed. The requested documents must be submitted within one hundred twenty (120) days of the loss or as soon as reasonably possible.

Documents You May Need to Provide

When You file a claim, We will provide the details, but generally You should be prepared to send:

- Copy of the itemized sales receipt
- Covered Card Account statement (showing the last four (4) digits of the Account number) demonstrating that the payment for the item was made on Your Covered Card and/or with redeemable Rewards
- Copy of the documentation of any other settlement of the loss (if applicable)
- For damaged items, a repair estimate from an authorized repair facility (with diagnosis, breakdown of cost, and condition of item). If the item is not repairable and is eligible for replacement, You may be required to provide a statement of non-repair from the authorized repair facility
- Copy of a police report, fire report, or other incident report made within forty-eight (48) hours of the incident or as soon as reasonably possible
- Any other documentation deemed necessary by Us to substantiate the claim

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Involuntary and Accidental Parting - the unintended separation from an item of personal property when its location is known, but recovery is impractical to complete

Rewards - points, miles, cash rewards, or any other type of redeemable Rewards associated with Your Covered Card, provided that all Rewards have been accumulated by You through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

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PP_CON_$500 ITEM_$50K ACCT_20240311

Roadside Assistance

Roadside Assistance is a pay-per-use roadside assistance program which provides You with security and convenience when You need help, whether You need a tow or roadside service. Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States and Canada. Roadside Assistance is provided as a benefit under the Covered Card, there is no membership or pre-enrollment required. Just call **1-800-349-2691**.

What is Covered?

For a pre-negotiated, per service fee, the program provides You with:

- Standard towing - up to five (5) miles included.
- Tire change - must have a good, inflated spare located with the vehicle.
- Battery assistance - If your vehicle doesn't start due to the vehicle battery being out of charge, assistance will be provided to jump start the vehicle, tow electric vehicles to the nearest charging station, or tow all other vehicles to the nearest qualified service facility.
- Lockout service - does not include key replacement.
- Fuel delivery - up to five (5) gallons, where permissible, does not include the cost of fuel.
- Standard winching - if Your vehicle is within 100 feet of a paved road or highway standard winching assistance is available.

Note: Any vehicle with wheels is covered under this program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh ten thousand (10,000) pounds or less. Vehicles weighing more than ten thousand (10,000) pounds are considered 'Medium Duty' or 'Heavy Duty' and are not covered under this program.

How Does It Work?

Call **1-800-349-2691** to access roadside assistance.

- You will be asked Your location and details of the problem with Your vehicle. Assistance will be arranged with a reliable service provider.
- Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set during the call, and an expected estimated time of arrival is provided based on the type of service required and Your disablement location.
- Roadside assistance is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.
- You are responsible for charges incurred by the service provider responding to Your dispatch, even if You are not with Your vehicle (or it's gone) when the service provider arrives.
- If You experience a disablement in a rental vehicle, be sure to call the car rental agency before You call the roadside assistance provider, as many rental agencies have required procedures regarding roadside assistance services.

If You feel You are in an unsafe location, You will be advised to hang up and dial 911. If You are not able to dial 911, the roadside assistance provider will call the non-emergency police number near Your location and remain on the phone with You at Your request until the police arrive.

What Fees Apply?

- The fee for a standard service call is provided when You call for assistance. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch.
- Customers must pay the roadside assistance provider at the time of dispatch for any services more than the benefit limit, such as for mileage over five (5) miles.
- A secondary unit being towed behind is not included but can be accommodated for an additional fee.
- Additional fees may apply for services under certain circumstances.

This program may be discontinued at any time without prior notice. Program void where prohibited.

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Roadside Assistance services are sourced by Virginia Surety Company, Inc, an Assurant company, and are performed by a third party provider. This is not an insurance benefit. The roadside assistance providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. JPMorgan Chase Bank, N.A. and/or its affiliates shall not have any responsibility or liability in connection with the rendering of the services.

ROADSIDE_PPU_20240315

Travel and Emergency Assistance

If an emergency occurs while the Covered Traveler is traveling away from home, they would have access to Travel and Emergency Assistance services. To access these services, call **1-800-349-2691** in the United States, or call collect internationally at **001-214-503-2951** to connect with the appropriate local emergency and assistance resources twenty-four (24) hours a day, three hundred sixty-five (365) days a year.

Travel and Emergency Assistance services provide assistance and referrals.

The Covered Traveler is responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What Are the Specific Travel and Emergency Assistance Services?

When traveling away from home, emergencies can escalate quickly. Something that is relatively straightforward when at home, like replacing prescription medication, can become complicated when navigating local laws or language barriers. Travel and Emergency Assistance services are designed to help in numerous situations. Services include:

- Emergency Message Service records and relays emergency messages for Covered Travelers, their Immediate Family Members, or business associates. Reasonable efforts will be used to relay emergency messages in accordance with benefit guidelines and limitations but cannot take responsibility for the failure to transmit any message successfully. ***All costs are the Covered Traveler's responsibility***.
- Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Covered Traveler can be given names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor their condition; and keep in contact with their family, serving as a continuing liaison. The Covered Traveler can also receive assistance arranging medical payments from their personal account. ***All costs are the Covered Traveler's responsibility***.
- Legal Referral Assistance arranges contact with English-speaking attorneys and U.S. embassies and consulates if the Covered Traveler is detained by local authorities, has a car accident, or needs legal assistance. In addition, bail payment from the Covered Traveler's personal account can be coordinated with follow up to make sure bail has been properly handled. ***All costs are the Covered Traveler's responsibility***.
- Emergency Transportation Assistance helps the Covered Traveler make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arrangements to bring their young children home and helping them stay in contact with family members or employers during the emergency. In the case of a death, arrangements can be made to repatriate the remains. ***All costs are the Covered Traveler's responsibility***.
- Emergency Ticket Replacement helps the Covered Traveler through their carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to them, should they lose their ticket. ***All costs are the Covered Traveler's responsibility***.

- Lost Luggage Locator Service helps the Covered Traveler through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses their checked luggage. ***The Covered Traveler is responsible for the cost of any replacement items shipped to them***.
- Emergency Translation Service provides telephone assistance in a variety of languages and helps find local interpreters, if available, when the Covered Traveler needs more extensive assistance. ***All costs are the Covered Traveler's responsibility***.
- Prescription Assistance and Valuable Document Delivery Arrangements help the Covered Traveler fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for them at local pharmacies. These services can also help transport critical documents that they have left at their home or elsewhere. ***All costs are the Covered Traveler's responsibility***.
- Pre-Trip Assistance gives the Covered Traveler information on their destination before they leave, such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Please note that due to occasional issues such as distance, location, or time, the service providers are not responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

Service may not be available in countries where the US Department of State has a current travel warning issued or in countries where the US Department of the Treasury's Office of Foreign Assets Control (OFAC) has active economic or trade sanctions, or in countries that are subject to other applicable trade or economic sanctions, laws and regulations.

The Covered Traveler should consider the restrictions on services related to international laws on sanctions before planning the trip. Additionally, no services will be available in any country or territory where the existing infrastructure is deemed inadequate by the service provider to guarantee service. Should the Covered Traveler have doubt about the availability of service at their intended travel destination, they may call 1-800-349-2691 to verify.

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Common Carrier - a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car, rideshare service, commuter rail or commuter bus lines

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Covered Traveler - You and Your Immediate Family Member

Domestic Partner - a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share at least one (1) of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution,

(4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related

Immediate Family Member - spouse or Domestic Partner and legally dependent children under the age of twenty-six (26)

You and **Your** - an individual to whom a Covered Card Account has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Travel and Emergency Assistance services are sourced by Virginia Surety Company, Inc, an Assurant company, and are performed by a third party provider. This is not an insurance benefit.

TEAS_20240311

Trip Cancellation and Interruption Insurance

This benefit provides reimbursement for covered travel expenses if a Trip is cancelled or interrupted due to a covered reason. Coverage is limited to the lesser of the following:

- **$1,500 per Covered Traveler**
- **$6,000 per Trip** for all Covered Travelers
- the actual amount charged to the Covered Card and/or redeemable Rewards used for a covered travel expense

Note: Eligible purchases made with redeemable Rewards will be reimbursed in dollars.

The Covered Traveler is covered when You charge all or a portion of the cost of the Trip to Your Covered Card and/or use redeemable Rewards. Covered Travelers do not need to be traveling with You for benefits to apply.

When is the Covered Traveler Covered?

For Trip Cancellation:
Coverage begins on the initial deposit or booking date of the Trip and ends at the point and time of departure on the Trip Departure Date.

For Trip Interruption:
Coverage begins on the Trip Departure Date and ends on the Trip Completion Date.

In the event the Trip Departure Date and/or the Trip Completion Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Common Carrier nor the Covered Traveler have control, the term of coverage shall be automatically adjusted in accordance with such delay or change.

What Are Covered Travel Expenses?

Coverage provides reimbursement for the following covered travel expenses resulting from the cancellation or interruption of the Covered Traveler's Trip due to a covered reason:

- Non-Refundable prepaid travel expenses charged by the Common Carrier
- Change fees imposed by the Common Carrier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled; Change fees do not include a change in Common Carrier fare or new Common Carrier fares
- Redeposit fees imposed by the Rewards program administrator

For Trip Interruption only:
When the Trip is interrupted due to the need for necessary medical treatment for a covered reason, this benefit also reimburses ground transportation expenses up to $250 to directly transport the Covered Traveler to the airport, terminal or station of departure, and/or between the arrival airport, terminal or station and their residence. This does not include transportation in vehicles operated by a medical facility or specifically designed to transport sick or injured individuals.

What Losses Are Covered?

This benefit provides coverage for the covered reasons listed below. It doesn't provide coverage if the Covered Traveler simply chooses to change plans, is not feeling well but still able to travel, or the Covered Traveler can reach their destination but decides not to travel. Any event/incident that occurred prior to the Trip being booked is not covered. Please see "What's Not Covered?" for additional restrictions.

- The Covered Traveler or their Traveling Companion dies, or suffers an Accidental Bodily Injury, a disease or physical illness and is advised by a Physician to cancel or interrupt their Trip
- The Covered Traveler's or their Traveling Companion's Family Member dies, suffers an Accidental Bodily Injury, a disease or physical illness that is considered life threatening, requires hospitalization, or requires care by the Covered Traveler or their Traveling Companion and is verified by a Physician
- Severe Weather that occurs:
  - A) at the Covered Traveler's place of permanent residence, the Covered Traveler's point of origin of the Trip prior to departure or the path between both; or
  - B) within fifty (50) miles of the airport, terminal, station, Provider of Lodging listed on the Covered Traveler's travel itinerary and/or Host at Destination location; and which:
    - 1) prevents a reasonable and prudent person's ability to safely travel to the departure point of a Common Carrier on which the Covered Traveler is scheduled to travel, or
    - 2) requires the Covered Traveler to safely remain at a booked Provider of Lodging listed on their travel itinerary, or a Host at Destination location; or
    - 3) causes the cessation of operation of a Common Carrier for which the Covered Traveler is scheduled to travel resulting in the Covered Traveler:
      - a) missing at least 20% of the scheduled duration of the Trip; or
      - b) missing the departure of a prepaid cruise, or tour (booked through a Tour Operator) that they are scheduled to take;
    - 4) causes a Provider of Lodging with which the Covered Traveler has booked accommodations to cease normal operations
- Named Storm Warning, a warning issued by a meteorological society with jurisdiction to issue such warning, during dates of the Covered Traveler's scheduled travel, for a named storm that is occurring or is imminently expected to occur within fifty (50) miles of the airport, terminal, or station they are scheduled to depart from or arrive to, or their booked Provider of Lodging, and/or Host at Destination location; a Named Storm Warning does not

include a government's declaration of a state of emergency in absence of a Named Storm Warning

- Change in military orders for the Covered Traveler or their spouse/Domestic Partner
- An organized strike affecting public transportation which causes the Covered Traveler or their Traveling Companion to a) miss at least 20% of the scheduled duration of the Trip; or b) miss the departure of a prepaid cruise, or tour (booked through a Tour Operator) that the Covered Traveler is scheduled to take

The following covered reasons are specific to Trip Cancellation:

- A Terrorist Incident within twenty-five (25) miles of the Covered Traveler's or their Traveling Companion's place of permanent residence within thirty (30) days of their Trip Departure Date; or a Terrorist Incident within twenty-five (25) miles of an airport, Provider of Lodging listed on the itinerary and/or Host at Destination location within thirty (30) days of the scheduled arrival; Trips booked to any area known to be associated with Terrorist Activity are not covered
- A Travel Warning due to terrorism issued by the branch of the United States Government with jurisdiction to issue such warning for the immediate vicinity of the Covered Traveler's or their Traveling Companion's place of permanent residence within ten (10) days of the Trip Departure Date
- A Travel Warning due to terrorism issued by the United States Department of State or other branch of the United States Government with jurisdiction to issue such warning for a geographic area within twenty-five (25) miles of an airport, Provider of Lodging, and/or Host at Destination location that is in effect within thirty (30) days immediately preceding the Trip Departure Date

The following covered reasons are specific to Trip Interruption:

- Terrorist Incident within twenty-five (25) miles of an airport, Provider of Lodging listed on the Covered Traveler's itinerary and/or Host at Destination location while on a Trip; Trips booked to any area known to be associated with Terrorist Activity are not covered
- Travel Warning due to terrorism issued by the United States Department of State or other branch of the United States Government with jurisdiction to issue such warning for a geographic area within twenty-five (25) miles of an airport, Provider of Lodging, and/or Host at Destination location that is issued during the Covered Traveler's or their Traveling Companion's Trip

Please Pay Special Attention to These Conditions:

- Be aware of the Common Carrier's cancellation provisions. If the Covered Traveler suffers a loss causing Trip Cancellation or Trip Interruption, they must immediately notify the appropriate Common Carrier. If such notification by the Covered Traveler does not occur and failure to notify the Common Carrier results in the surrender of Non-Refundable covered travel expenses, that would have otherwise been refundable had they notified the Common Carrier, no benefit shall be payable. If a loss prevents the Covered Traveler from providing the notification, the benefit may still apply.
- No coverage will be provided for a Trip that is scheduled to last longer than sixty (60) days.

- In the event the Covered Traveler's Trip Cancellation or Trip Interruption results in the issuance of a credit voucher by the Common Carrier for the value of the unused portion of the Trip, no benefits shall be payable for that portion of the covered travel expenses for which the credit voucher was issued until it expires.
- We will not reimburse additional transportation expenses incurred by the Covered Traveler other than those described above. This includes the difference in cost between the original fare or any new fare to return home or rejoin the Trip.

This benefit is secondary and payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss.

What's Not Covered?

This benefit does not apply to any loss caused by or resulting from, directly or indirectly:

- A change in plans, financial circumstances, and/or any business or contractual obligations of the Covered Traveler or their Traveling Companion and their Family Members
- A Pre-existing Condition or any other event that occurs or commences prior to the initial deposit date or booking date of the Trip; Pre-existing Condition means illness, disease or Accidental Bodily Injury, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the initial deposit or booking date (whichever occurs first) of a Trip; the taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease; additionally, regular antenatal care, through twenty-six (26) weeks gestation, provided it is a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilization, is not considered to be a treatment of illness or disease
- Any loss due to the voluntary surrender of unused vouchers, tickets, credits, coupons, or travel privileges available to the Covered Traveler from the Common Carrier prior to their expiration date
- Travel arrangements that are scheduled to take place after the twenty-sixth (26th) week of pregnancy; or when any multiple pregnancy, with or without complications, occurs prior to the initial deposit date or booking date of the Trip; or any pregnancy associated with an assisted reproductive program, such as in vitro fertilization
- Any loss for any Trip booked while on a waiting list for specified medical treatment
- Any loss for any Trip that is booked for the purpose of obtaining medical treatment
- Disinclination to travel due to civil unrest
- Failure of the Covered Traveler or their Traveling Companion to obtain necessary visas, passports, or other documents required for travel, including documents required by a Common Carrier or country such as a vaccine passport
- Covered Traveler's or their Traveling Companion's commission or attempted commission of any illegal act, including any felony

- Covered Traveler's or their Traveling Companion's suicide, attempted suicide, or intentionally self-inflicted injury
- Covered Traveler or their Traveling Companion being under the influence of any narcotic, legal recreational marijuana, or other controlled substance at the time of a loss (except if the narcotic or other controlled substance is taken and used as prescribed by a Physician)
- A country closing its borders, or a Common Carrier cancelling or changing travel arrangements or Covered Traveler's or their Traveling Companion's disinclination to travel due to an epidemic or pandemic
- Default or financial insolvency of the Common Carrier (Please contact Chase Disputes or the number on the back of Your Covered Card if the Trip has been canceled due to default or financial insolvency)
- War, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts; War does not include terrorism
- Any event/incident that occurred prior to the Trip being booked is not covered
- The Trip being cancelled or interrupted for any reason not covered under "What Losses Are Covered?"

How Do You File a Claim?

Follow these steps to file a claim:

1. Visit **chasecardbenefits.com** or call **1-800-349-2691** within twenty (20) days of the Trip Cancellation or Trip Interruption or as soon as reasonably possible.
2. We will ask You a few questions and let You know what documentation is needed. The requested documents must be submitted within ninety (90) days or as soon as reasonably possible.

Documents You May Need to Provide

When You file a claim, We will provide the details, but generally You should be prepared to send:

- Travel itinerary
- Documentation confirming the reason for Trip Cancellation or Trip Interruption (e.g., medical documents, death certificate, etc.)
- Covered Card Account statement (showing the last four (4) digits of the Account number) demonstrating that the payment for the Trip was made on Your Covered Card and/or with redeemable Rewards
- Copies of the cancellation or refund policies of providers involved in the Trip
- Proof of covered travel expenses incurred due to a Trip Interruption
- Any unused vouchers, tickets, or coupons
- Any other documentation deemed necessary by Us to substantiate the claim

Definitions

Accidental Bodily Injury - bodily injury, which is sudden, unforeseen, and unexpected; happens by chance; is independent of illness and disease and is the direct cause of a loss

Account - the credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Common Carrier - a mode of transportation that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car, rideshare service, commuter rail or commuter bus lines

Covered Card - the credit card or Account that is eligible for benefits as designated by JPMorgan Chase Bank, N.A. and/or its affiliates

Covered Traveler - You and Your Family Member

Domestic Partner - a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share at least one (1) of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related

Family Member - an individual's: spouse or Domestic Partner, and parents thereof; sons and daughters, including adopted children and stepchildren; legal guardians or wards; parents, including stepparents; brothers and sisters; grandparents and grandchildren; aunts or uncles; nieces or nephews; spouses or Domestic Partners of any individual of this definition

Host at Destination - a person with whom pre-arranged overnight accommodations were made to stay at the host's home

Non-Refundable - amount charged to Your Covered Card and/or redeemable Rewards used for a Trip:

- which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements; and
- for which the Common Carrier will not provide any other form of compensation; or
- for which the Rewards administrator will not provide reimbursement of Rewards

Physician - a licensed medical practitioner acting within the scope of their license to the extent provided by the laws of the jurisdiction in which medical treatment is provided; The treating Physician cannot be a Covered Traveler, their Traveling Companion, or Covered Traveler's or Traveling Companion's Family Member, employer or business partner; Physician does not include massage therapists or physical therapists

Provider of Lodging - a hotel, inn, motel, bed and breakfast, hostel, residential rental properties (such as Airbnb and Vrbo) and timeshares

Rewards - points, miles, cash rewards, or any other type of redeemable Rewards associated with Your Covered Card, provided that all Rewards have been accumulated by You through use of JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

Severe Weather - any dangerous meteorological phenomena with the potential to cause major damage, serious social disruption, or loss of human life; Severe Weather also includes wildfire related smog and volcanic ash

Terrorist Activity - multiple Terrorist Incidents or Travel Warnings related to terrorism that have occurred within the twelve (12) months prior to the initial deposit date or booking date of a Trip located within twenty-five (25) miles of an airport, Provider of Lodging listed on the Covered Traveler's itinerary and/or Host at Destination location

Terrorist Incident – the use or intended use of any bomb, nuclear, biological, or chemical agent dangerous to human life; or any violent act of a single individual resulting in mass casualties; or any violent act of a terrorist organization or cell resulting in mass casualties. The terrorist act must be intended to intimidate or coerce a civilian population, to influence the policy of a government by intimidation or coercion, or to affect the conduct of a government by mass destruction

Tour Operator - an entity which organizes travel components into packaged arrangements for sale directly to the travelling public

Travel Warning - a warning, issued by the United States Department of State or other United States governmental authority with jurisdiction to issue travel advice, that travel is not advisable due to an imminent, credible, and specific terrorist threat; Travel Warning does not include general travel advisories in the absence of an imminent, credible, and specific terrorist threat

Traveling Companion - any individual traveling with You or Your Family Member on a Trip

Trip - pre-paid travel when a portion or the entire cost of a round trip or one way Common Carrier fare was paid using the Covered Card and/or redeemable Rewards, and which does not exceed sixty (60) consecutive days in duration

Trip Cancellation - the cancellation of travel arrangements due to a loss when the Covered Traveler is prevented from traveling on a Trip on or before the Trip Departure Date

Trip Completion Date - the date on which the Covered Traveler is scheduled to return to the point of origin or to a different final destination

Trip Departure Date - the date on which the Covered Traveler is scheduled to leave on the Trip

Trip Interruption - the interruption of the Covered Traveler's Trip either on the way to their point of departure or after departure of the Trip

War - hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two (2) countries or armed, open and continuous hostilities between two (2) factions, each in control of territory or claiming jurisdiction over the geographic area of hostility

We, Us and **Our** - Virginia Surety Company, Inc., an Assurant company, the insurance company that provides these benefits for the Covered Card

You and **Your** - an individual to whom a Covered Card Account has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

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Additional Terms

This Guide is not, by itself, a policy or contract of insurance or other contract.

Benefits are purchased and provided complimentary to You by JPMorgan Chase Bank, N.A. and/or its affiliates.

The insurance benefits are provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. ("VSC"), an Assurant company. The Descriptions of Coverage ("DOCs") in this Guide are intended as a summary of benefits provided to You. The DOCs and all the information about these benefits listed in these Additional Terms is governed by the conditions, limitations, and exclusions of the Group Policy.

Privacy Notice:

As the provider of benefits, Virginia Surety Company, Inc. collects personal information about You from the following sources: information the provider gathers from You, from Your request for benefits or other forms You furnish to the provider, such as Your name, address, telephone number, and information about Your transactions with the provider such as claims made and benefits paid. The provider may disclose all information it collects, as described above, to its affiliates, subsidiaries and partners, as well as to non-affiliated third parties that perform administrative or other services on our behalf solely in connection with the benefits You have received. By providing this information to the provider, You agree that the provider may use Your information in accordance with this Privacy Notice, such as to provide benefits entitled to You, and to meet regulatory and contractual requirements relating to the benefits provided to You. The provider uses commercially reasonable physical, electronic, and procedural safeguards that comply with federal regulations to maintain the confidentiality of Your personal information. The provider takes appropriate technical and organizational measures to protect Your personal information from accidental or unlawful destruction, accidental loss, and unauthorized alteration, disclosure, or access. The provider does not disclose any personal information about former beneficiaries to anyone, except as required by law. The provider restricts access to personal information about You to those authorized individuals or third parties who reasonably need to know that information in order to provide benefits to You.

Should You have any questions about the procedures or the information contained within Your file, please contact the provider by writing to:

Virginia Surety Company, Inc.
The Assurant Privacy Office
Post Office Box 979047, Miami, FL 33197-9047

Effective date of benefits:

Effective **09/20/26**, this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. We reserve the right to change the benefits and features of these programs at anytime.

Cancellation:

These benefits can be cancelled at any time or non-renewed for You. In the event a benefit is cancelled or non-renewed, You will be notified as required by law. Coverage will still apply for the benefit prior to the date of such cancellation or non-renewal, subject

to the terms and conditions of coverage. The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

Benefits to You: These benefits apply to cards issued in the United States by JPMorgan Chase Bank, N.A. and/or its affiliates. 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. These benefits do not apply if Your Account has been suspended or cancelled.

Transfer of rights or benefits: No rights or benefits provided hereunder these benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Illegal Activity, Misrepresentation and Fraud: Benefits shall not be provided if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits would violate United States economic or trade sanctions, the coverage will not be provided.

Dispute Resolution-Arbitration *(not applicable to NY Residents)*:

Read The Following Arbitration Provision (This "Arbitration Provision") Carefully. It Limits Certain Of Your Rights, Including Your Right To A Jury Trial And To Obtain Redress Through Courts.

Any and all claims, disputes, or controversies of any nature whatsoever (whether in contract, tort or otherwise), including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this DOC, or (2) the validity, scope, interpretation, or enforceability of this Arbitration Provision or of the entire DOC ("Claim"), shall be resolved by binding arbitration before a single arbitrator. Unless You and VSC mutually agree on an alternative, the arbitration will take place in the county and state where You live. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the Claim is filed. The terms of this Arbitration Provision shall control any inconsistency between the AAA's Rules and this Arbitration Provision. You may obtain a copy of the AAA's Rules by calling (800) 778-7879. Upon written request VSC will advance to You either all or part of the fees of the AAA and of the arbitrator after You have been unsuccessful in obtaining a waiver of fees and costs from the AAA. The arbitrator will decide whether You or VSC will be responsible for these fees. The arbitrator shall apply relevant substantive federal and state law and applicable statutes of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Arbitration Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1 *et seq*. **If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Provision, except that in no event shall this Arbitration Provision be amended or construed to permit arbitration on behalf of a group or class.** For the purpose of this Arbitration Provision, "VSC" shall be deemed

to include Virginia Surety Company, Inc. and all of its affiliates, successors and assigns, their respective principals, partners, officers and directors and all of the dealers, licensees, agents, and employees of any of the foregoing entities. This Arbitration Provision shall inure to the benefit of and be binding on You and each of the aforementioned persons and entities. This Arbitration Provision shall continue in full force and effect subsequent to and notwithstanding the expiration or termination of the Group Policy.

No Class Actions/No Joinder of Parties: You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. You also agree that You will not join with others to bring Claims in the same arbitration proceeding.

YOU AND VSC UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION NEITHER YOU NOR VSC WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property covered 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.

Subrogation: If payment is made under this benefit, the provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under this benefit must transfer to the provider his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Salvage: If an item is not repairable, the administrator may request You send the item to the administrator for salvage at Your expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

Secondary Insurance: Coverage is secondary to any other applicable insurance or indemnity available to You unless indicated within the Guide. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this Guide. In no event will insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Conformity of Statute: If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

Benefits listed in this Guide are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide does not guarantee coverage or coverage availability.**

ADDITIONAL TERMS_20240311

US: Call 1-800-349-2691
International: 001-214-503-2951

Visit chase.com/mycardbenefits to see all the benefits that come with your card.

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