

Your Guide to Protection Benefits

This Guide includes important details about the benefits that come with Your Card.

Effective date: July 23, 2023

cardbenefits.citi.com | 1-866-506-5222
(For TTY: We accept 711 or other Relay Service)
or call collect internationally at
1-312-356-7830
Monday – Sunday, 8 a.m. – 12 a.m. ET



Read this Guide carefully. Each benefit description provides You with the details on what coverage You have and any exclusions and restrictions.

This Guide to Protection Benefits (“Guide”) includes important details about the benefits that come with Your card at no additional cost. When something unexpected interferes with Your travel or a purchase does not work out so well, We may be able to help. Read ahead to learn how Your card can protect You — then keep this Guide in a safe place so You know how to make the most of Your benefits when You need them.

The benefits, as described in this Guide, are effective on or after the effective date of this Guide and replace any other program description You may have received earlier.

Key Terms

- **You** or **Your** means the person who applied to open a Citi® credit card account or an Authorized User. It also means any other person responsible for complying with the conditions of these benefits. Specifically, We note in the benefit descriptions when the meaning of “You” or “Your” is expanded to include any additional people.
- **Citi** means Citibank, N.A., the issuer of Your credit card account.
- **Citi Card** means a credit card issued by Citi that provides You the benefits described in this Guide.
- **We, Us** or **Our** means the insurance company or administrator that provides these benefits for Your Citi Card.
- **Authorized User** means any person You allow to use Your Citi Card account and who was issued a Citi Card.

In order for purchases made with AAdvantage® miles to be eligible for coverage, You must redeem Your AAdvantage® miles for the purchase directly. AAdvantage® miles redeemed for gift cards are not eligible for coverage.

Citi and insurer reserve the right to change the benefits and features of these programs at any time with notice.

Receipt of this Guide does not guarantee coverage or coverage availability.

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Trip Cancellation & Interruption Protection

We may cover the cost of nonrefundable Trip expenses if certain unforeseen events get in the way of Your Trip.

Some examples include: sickness, injury, death of the Covered Traveler(s) and weather issues.

If a Trip is cancelled, interrupted or extended for a covered reason (see “What’s Covered”), You may be reimbursed up to \$5,000 per Trip.

To be eligible for coverage under this benefit, Your Citi® Card and/or AAdvantage® miles must be used to purchase at least a portion of the Trip. In the event of partial payment, We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including AAdvantage® miles) or the maximum coverage per Trip.

How Long are You Covered?

Trip Cancellation coverage begins on the date the Trip was purchased and ends on the Trip Departure Date.

Trip Interruption coverage begins on the Trip Departure Date and ends on the Trip Completion Date.

Maximum Coverage

Coverage is limited to the lesser of the following:

- \$5,000 maximum per Trip.
- The actual amount charged to Your Citi Card (including AAdvantage® miles).

-
- **Trip** means any pre-paid travel, tour or vacation when all or at least a portion of the cost of such arrangements was paid using Your Citi Card and/or AAdvantage® miles for all Covered Travelers.
 - **Trip Departure Date** means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.
 - **Trip Completion Date** means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> Who's covered

Covered Travelers means You and Your Family Member(s) traveling on the Trip.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Domestic Partner means 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 financial obligations if both are employed, (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.



You are still eligible for coverage on Trips for Your Family Member(s) even if You are not traveling.

> What's covered



Trip Cancellation & Interruption Protection applies for reasons listed below. It doesn't provide coverage if the Covered Traveler simply chooses to change plans, has a work conflict, is not feeling well but still able to travel, preferred lodging isn't available 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.

Covered Reasons: Illness or Personal Matters:

- The Covered Traveler(s) becomes sick or injured, and is advised by a licensed medical practitioner not to travel.
- The Covered Traveler(s) is advised by a licensed medical practitioner not to travel after the purchase date of the Trip due to a medical advisory issued by a health or government agency, that directly affects the Covered Traveler's Trip Destination.
- The Covered Traveler's Family Member, not traveling on the Trip, has an injury or illness that is either life threatening or requires care from the Covered Traveler(s) and is verified by a licensed medical practitioner.
- The Covered Traveler(s) dies.
- The Covered Traveler's Family Member, not traveling on the Trip, dies.
- The Covered Traveler(s) is laid off or fired from their job.
- The Covered Traveler(s) is called to jury duty or receives a subpoena from the court, neither of which can be postponed or waived.
- The Covered Traveler(s) or the Covered Traveler's Family Member(s) is called into active military service.
- The Covered Traveler(s) or the Covered Traveler's Family Member's permanent residence is deemed unsafe or unfit to live in, or is burglarized.
- The Covered Traveler(s) or the Covered Traveler's Family Member(s) is the victim of an assault within 10 days of the Trip Departure Date.

Covered Reasons: Travel or Weather Issues:

- Severe weather or natural disaster causes all travel to or from the Covered Traveler's Trip destination to stop for at least 24 hours.
- The Covered Traveler(s) can't travel due to a quarantine or a hijacking.
- The Covered Traveler(s) misses more than half of their Trip because of missed connections, delayed departures, denied boarding, traffic accidents on their way to a departure, or lost or stolen passports.
- The Covered Traveler(s) misses a cruise or tour departure because all common carrier travel to or from their destination is cancelled or delayed at least 3 hours due to severe weather or a problem with the common carrier.
- Before the Trip Departure Date, a cruise or tour operator cancels or postpones a pre-paid event or activity, such as a shore excursion, and it's not rescheduled or the Covered Traveler(s) cannot participate during their Trip.
- A travel supplier, such as an airline or lodge, goes out of business or goes into financial default after the purchase of the Trip, impairing the Covered Traveler's ability to travel.

- A mandatory evacuation is ordered by a government or public safety agency at the Covered Traveler's Trip destination.
- A terrorist incident certified by a government agency, occurs in the Covered Traveler's Trip destination or a connecting city used to reach the Covered Traveler's Trip destination.

You will be reimbursed for the following eligible amounts resulting from the cancellation, interruption or extension of the Covered Traveler's Trip due to a covered reason:

- The value of the Covered Traveler's unused transportation tickets or forfeited deposits, minus any refund or credit received from the airline or other travel supplier(s).
- Change fees charged by the airline or other travel supplier(s).
- A credit/voucher that is not used by its expiration date or within 12 months of the issuance date, whichever is sooner.
- Other unused, nonrefundable travel expenses, such as lodging, tour fees or activity fees.
- Additional costs to get the Covered Traveler home if the Trip is interrupted, as long as new arrangements are within the same class of service as the original booking, such as economy or business class.
- Additional fares or tickets needed to rejoin the Trip that has been interrupted, as long as new arrangements are within the same class of service as the original booking, such as economy or business class.
- Reasonable expenses for similar accommodations and meals that are incurred because of an interruption or reasonable extension of the Trip due to a covered reason.
- Fees charged by a travel supplier(s) if one person cancels the Trip for a covered reason, and another person continues with the Trip alone. For example, this could include a single occupancy fee for lodging or cruise that was booked at a double occupancy rate.
- Reasonable costs to return the Covered Traveler's vehicle to their residence if they need to get home another way.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.



If there is a cancellation, interruption or extension of the Trip due to a covered reason, You must notify the appropriate travel supplier (e.g., airlines, hotel, etc.) that You are cancelling or changing Your travel arrangements as soon as reasonably possible.

> What's not covered

Coverage does not apply to any claim under the following conditions:

- The Covered Traveler(s) decides to cancel, interrupt or extend their Trip for any reason not covered under "What's Covered."
- Any event/incident (such as severe weather or terrorist incident) that occurred prior to the Trip being booked.
- Death, serious injury or sickness of a non-Family Member that is not traveling on the Trip.
- The Covered Traveler(s) elects to shorten their Trip prior to the Trip Completion Date due to sickness or injury and the return was not at the direction of a licensed medical practitioner.
- The Covered Traveler(s) has been advised against traveling by a licensed medical practitioner prior to the Trip being booked.
- The Covered Traveler(s) did not get the required travel documentation, such as a passport or visa.
- The Covered Traveler(s) is unable to start or continue their Trip due to being involved in or under suspicion of any criminal act, illegal activities, disruptive/abusive behavior, or is otherwise prevented from traveling by a government agency.
- The Covered Traveler(s) incurs additional expenses (not listed above) by electing to change their trip destination or a connecting city used to reach their trip destination.

> How to file a claim

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** Monday – Sunday 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**) within 60 days of cancellation, interruption or reasonable extension of the Trip. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need as proof to support Your claim. Or You can visit **mybenefits.cardbenefitclaims.com** to submit a claim.
2. Return all requested documents within 180 days of cancellation, interruption or reasonable extension of the Trip or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.



If the Covered Traveler was issued a credit/voucher by the travel supplier (e.g., airline, hotel, etc.) please retain all supporting documentation in case You decide to seek reimbursement for any credit/voucher that expires or is unused per the coverage provision. To start a claim for an expired or unused credit/voucher, please call 1-866-506-5222 (For TTY: We accept 711 or other Relay Service) within 60 days of the expiration date of the credit/voucher or one year anniversary date of issuance of the credit/voucher.



Trip Delay Protection

We may cover expenses, like meals and lodging, when Your Trip is delayed.

If a Covered Traveler's Trip on a Common Carrier is delayed for at least 6 hours, We may reimburse You for expenses incurred because of the delay. You are covered for up to \$500 per Covered Traveler, per Trip.

To be eligible for coverage under this benefit, Your Citi® Card and/or AAdvantage® miles must be used to purchase at least a portion of the Common Carrier fare.

How Long are You Covered?

From Trip Departure Date to Trip Completion Date.

Maximum Coverage per Covered Traveler, per Trip

\$500

Common Carrier means 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 and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the cost of the Common Carrier fare was paid using Your Citi Card and/or AAdvantage® miles for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Common Carrier.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> Who's covered

Covered Travelers means You and Your Family Member(s) traveling on the Trip.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Domestic Partner means 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 financial obligations if both are employed, (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.



You are still eligible for coverage on Trips for Your Family Member(s) even if You are not traveling.

> What's covered

This benefit covers the following expenses, as long as they are reasonable and necessary for the Covered Traveler to incur during the delay:

- Lodging.
- Ground transportation (excluding car rentals).
- Meals.
- Personal or business necessities, such as toiletries or items that the Covered Traveler(s) needs when delayed.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

To take advantage of this benefit, one of the following conditions must apply:

- The Covered Traveler's Trip is delayed because of a delay or cancellation caused by the Common Carrier.
- The Covered Traveler's passport, money or other travel documents are lost or stolen.
- The Covered Traveler(s) are not able to board because of overbooking.
- The Covered Traveler's Trip is delayed because of severe weather, a natural disaster, a previously unannounced strike, a quarantine or hijacking.

> What's not covered

Coverage does not apply under the following conditions:

- The Covered Traveler(s) accepted an offer or coupon in exchange for not boarding an overbooked flight.
- The Covered Traveler(s) is delayed due to a missed connection of their Common Carrier, but the delay that caused the missed connection does not meet the required time period of 6 hours.
- The Covered Traveler(s) is delayed due to being involved in or under suspicion of any criminal act, illegal activities or disruptive/abusive behavior.

> How to file a claim

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** Monday – Sunday 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**) within 60 days of the Trip delay. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need as proof to support Your claim.

Or You can visit mybenefits.cardbenefitclaims.com to submit a claim.

2. Return all requested documents within 180 days of the Trip delay or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.



Lost Baggage Protection

We may cover items in Your checked baggage if they are lost, stolen or damaged while You are traveling.

If a Covered Traveler's baggage is lost, stolen or damaged by the Common Carrier while on a Trip, We may refund the purchase price of the missing items or the cost to repair or replace the damaged items, whichever is less. You are covered for up to \$3,000 per Covered Traveler, per Trip (\$2,000 per bag for New York residents), or up to \$10,000 in total for all Covered Travelers.

To be eligible for coverage under this benefit, Your Citi® Card and/or AAdvantage® miles must be used to purchase at least a portion of the Common Carrier fare.

How Long are You Covered?

While baggage is under the care and control of the Common Carrier.

Maximum Coverage per Covered Traveler, per Trip

\$3,000 (\$2,000 per bag for New York Residents)

Maximum Coverage per Trip

\$10,000

Common Carrier means 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 and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the Common Carrier fare was paid using Your Citi Card and/or AAdvantage® miles for all Covered Travelers.

> Who's covered

Covered Travelers means You and Your Family Member(s) traveling on the Trip.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Domestic Partner means 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 financial obligations if both are employed, (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.



You are still eligible for coverage on Trips for Your Family Member(s) even if You are not traveling.

> What's covered

A checked item is covered unless it's included in the "What's Not Covered" list below. We will cover the item's purchase price (including sales tax), or the cost of repairing it, whichever is less.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

> What's not covered

Coverage does not apply to the following items:

- Antiques and collector's items.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts or lottery), passport, visas, negotiable instruments, bullion, rare or precious metals, stamps and coins, currency or its equivalent.

Coverage doesn't apply to any item that's lost, stolen or damaged under these specific circumstances:

- The Covered Traveler(s) is involved in a fraudulent or illegal activity.
- The item is seized by customs or any government agency.

> How to file a claim



The Covered Traveler should notify the airline (or other Common Carrier) before leaving the airport or station and keep a copy of any report provided.

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** Monday – Sunday 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**) within 60 days of the bags being lost, stolen or damaged. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need as

proof to support Your claim. Or You can visit **mybenefits.cardbenefitclaims.com** to submit a claim.

2. Return all requested documents within 180 days of the bags being lost, stolen or damaged or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.

If You make a claim and receive payment, You won't receive coverage for the same or similar items under any other Citi® Card benefit.



Worldwide Car Rental Insurance

No matter what car You rent or where You rent it, You may be covered.

We will cover You up to \$75,000 toward the cost of repairs or the cash value of the car, whichever is less, if a covered accident or theft occurs when You pay for a rental car with Your Citi Card and/or AAdvantage® miles and decline the rental company's collision loss/damage insurance.

To be eligible for coverage under this benefit, Your Citi Card and/or AAdvantage® miles must be used to pay for all of the cost to rent the car. If a rental car company promotion/discount of any kind is initially applied toward payment of the rental, any remaining portion of the rental must be paid for with Your Citi Card and/or AAdvantage® miles.

How Long are You Covered?

The length of the rental car agreement, with a maximum rental period of 31 consecutive days.

Where are You Covered?

Coverage is available worldwide. Some countries or car rental agencies require a letter of coverage. Please check with the rental agency before You go and call **1-866-506-5222 (For TTY: We accept 711 or other Relay Service)** if a letter of coverage is required.

Maximum Coverage per Rental Car

\$75,000

> Who's covered

You and any authorized driver designated or listed on the rental car agreement, with a valid driver's license.

> What's covered

To take advantage of this benefit, the following conditions apply:

- The rental period is no more than 31 consecutive days.
- The rental car is a motor vehicle with at least four wheels that is designed to be driven on public roads.
- The rental car is:
 - Damaged by an accident, a natural disaster or vandalism; or
 - Stolen.

You will be reimbursed for the following in the event of a covered accident or theft:

- The cost to repair the rental car or the actual cash value of the rental car, whichever is less.
- Reasonable towing expenses to the nearest collision repair facility.



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 Your rental car, this benefit will cover only the amount Your other policies do not.

Worldwide Car Rental Insurance 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).



Outside the United States, the coverage provided by this benefit is primary even if You have another insurance policy.

> What's not covered

Coverage does not apply to any claim under the following conditions:

- The rental car is used in a way that goes against Your rental car agreement (such as driving recklessly or under the influence of drugs or alcohol) or against clear instructions or warnings posted in the car.
- The rental car was used as a car for hire.
- You or an authorized driver does not take responsible care of the rental car.
- The car is rented through a car sharing company that allows individuals to rent out their own vehicle.



This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability or third-party personal property. It does not cover any damages to other cars or property. It does not cover any injury to any party.

Coverage does not apply to the following charges or expenses:

- The diminished value to the rental car.
- The loss of use of the rental car.
- Any additional fees or taxes.

> How to file a claim

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.



Please take pictures of the damage if possible.

1. To file a claim, call **1-866-506-5222** Monday – Sunday 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**) as soon as possible after Your rental car is damaged or stolen. We will ask You a few questions and advise You what documents We may need as proof to support Your claim. Or You can visit **mybenefits.cardbenefitclaims.com** to submit a claim.
2. Return all requested documents within 180 days of the incident. We will notify You of Our decision once We have processed Your claim.



Damage & Theft Purchase Protection

Shop with more confidence — You may be covered if Your purchase is damaged or stolen.

If an item is purchased with Your Citi® Card and is damaged or stolen within 90 days of purchase or delivery of the item, whichever is first, We may repair it or reimburse You up to the amount paid with Your Citi Card. You are covered for up to \$10,000 per Incident, up to \$50,000 per year, per Citi Card account.

To be eligible for coverage, You must pay for the item at least in part with Your Citi Card. We will only reimburse the lesser of the actual amount paid for with Your Citi Card or the maximum coverage per Incident.

How Long are You Covered?

Within 90 days of purchase or delivery of the item, whichever is first.

Maximum Coverage per Incident

Coverage is limited to the lesser of the following:

- \$10,000
 - The amount charged to the Citi Card.
-

Maximum Coverage per Calendar Year per Account

\$50,000

Incident means the event or occurrence when the item(s) was damaged or stolen.



The coverage provided by this benefit is secondary.

This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Damage & Theft Purchase Protection does cover deductibles You may have to pay under Your other insurance policies.

> What's covered

Purchases made by You using Your Citi Card.

> What's not covered

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Items that can spoil or are consumable and need to be replaced after they have been used for a period of time such as food, fuel, batteries, medications, beauty products or personal care products.
- Currency, cash (including rare or precious coins), gift cards or Traveler's checks.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Watches or jewelry including loose gems, precious stones, metals and pearls.
- Firearms or ammunition.

Coverage does not apply to any item if it's damaged or stolen under these conditions:

- The item was not reasonably cared for to prevent the damage or theft.
- The item is used in a way that goes against the manufacturer's instructions or warnings, or is altered from its designed purpose.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.
- The item was under the care and control of a third-party including, but not limited to, the U.S. Postal Service, airlines or delivery services.

> How to file a claim



Please keep the damaged item in case You are asked to provide it. For stolen items, You will be required to provide a police report.

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** Monday – Sunday 8 a.m. – 12 a.m. ET (**For TTY: We accept 711 or other Relay Service**) as soon as possible after the Incident. We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit **mybenefits.cardbenefitclaims.com** to submit a claim.
2. Return all requested documents within 180 days of the date of Incident. We will notify You of Our decision once We have processed Your claim.



Extended Warranty

Feel more confident about Your purchase. We will add 24 Months on Your warranty.

To be eligible for coverage, You must pay for the item at least in part with Your Citi® Card. We will only reimburse the lesser of the actual amount paid for with Your Citi Card or the maximum coverage per item.

How Long are You Covered?

We will extend the manufacturer's warranty for an additional 24 Months. If You purchase an extended warranty, Our coverage begins at the expiration of that warranty. In the event of a covered failure We will repair or replace the item or reimburse up to the amount charged on Your Citi Card (excluding shipping and handling) or \$10,000, whichever is less. Total coverage up to a maximum of 7 years from the purchase date.

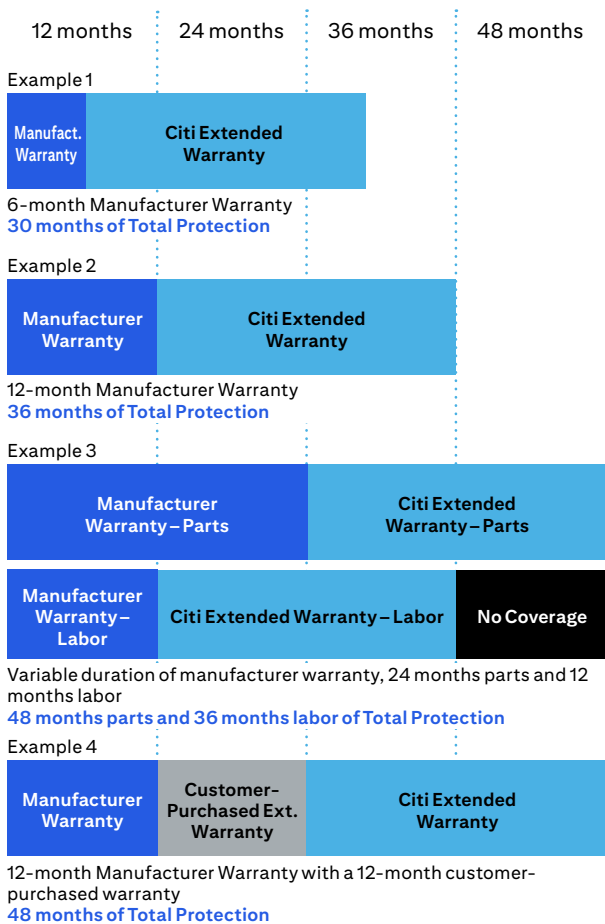
Maximum Coverage per Item

Coverage is limited to the lesser of the following:

- The cost to repair or replace the item.
 - The purchase price of the item.
 - The amount charged to the Citi Card.
 - \$10,000 per item.
-

We will decide if a covered failure will be repaired or replaced, or whether You will be reimbursed up to the amount paid with Your Citi Card. Items will be replaced with those of like kind and quality. However, We cannot guarantee to match exact color, material, brand, size or model.

Coverage only applies to the item that fails, not to any other property that's damaged by it.



> What's covered

Purchases made by You using Your Citi® Card.

> What's not covered

Coverage does not apply to the following items:

- Boats, cars, aircraft or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Services (such as product installation, repairs, maintenance or diagnostics) unless covered under the manufacturer's warranty.
- Used, antique or pre-owned items.
- Items purchased for resale, professional or commercial use.
- Land or buildings; housing properties.
- Plants and live animals.
- Items that do not come with a manufacturer's warranty.

Coverage doesn't apply under these circumstances:

- You fail to care for or service the item appropriately as required by the manufacturer.
- The item has a product defect, recall, or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

> [How to file a claim](#)

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** Monday – Sunday 8 a.m.–12 a.m. ET (**For TTY: We accept 711 or other Relay Service**) as soon as possible after the incident. We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit **mybenefits.cardbenefitclaims.com** to submit a claim.
2. Return all requested documents within 180 days of the date of incident. We will notify You of Our decision once We have processed Your claim.

Additional Terms

This Guide is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to all insurance benefits described in this Guide.

Benefits are purchased and provided complimentary to You.

Trip Cancellation & Interruption Protection, Trip Delay Protection, Lost Baggage Protection, Worldwide Car Rental Insurance, Damage & Theft Purchase Protection and Extended Warranty coverage (“Description of Coverage” or “DOC”) is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. (“VSC”). The DOCs in this Guide are intended as a summary of benefits provided to You. The attached Key Terms, DOCs and all the information about the insurance benefits listed in these Additional Terms are governed by the conditions, limitations and exclusions of the Group Policy.

Privacy Notice: As the provider of the benefits described herein, VSC 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:

Compliance Department
Virginia Surety Company, Inc.
175 West Jackson Blvd., Chicago, IL 60604

Effective date of benefits: Effective July 23, 2023, 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 any time.

Cancellation: These benefits can be cancelled at any time or non-renewed for You. In the event benefits are cancelled or non-renewed, You may be notified as required by law. Coverage will still apply for any benefits You were eligible for 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 Citibank, N.A. to residents of the United States. The United States is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands and Northern Mariana Islands. 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 card privileges have been cancelled. However, benefits will still apply for any benefit You were eligible for prior to the date that Your account is suspended or cancelled, subject to the terms and conditions of coverage.

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

Illegal Activity, Misrepresentation and Fraud: Benefits shall be void 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 under this Guide would violate United States economic or trade sanctions, the coverage will be void.

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.

Subrogation: If payment is made under these benefits, the provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under these benefits 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, or these rights will be recovered by You.

Salvage: If an item is not repairable, the administrator may request You or gift recipient send the item to the administrator for salvage at Your or gift recipient’s 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.

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