



Purchase Protection and Extended Warranty - **FAQ**

Q. I want Purchase Protection and Extended Warranty to protect my purchases. What do I have to do?

A. When you shop for items intended for personal use, simply pay the full purchase price at the time of purchase using a single check written on the covered account through which you receive Purchase Protection and Extended Warranty. Your purchases will be automatically protected.

Q. What purchases are covered by Purchase Protection and Extended Warranty?

A. Most new, non-commercial, retail purchases, including gifts, purchased in the United States with a single check at the time of purchase are covered. There are a few items that are not covered, such as motorized vehicles and their parts, any item intended for commercial use, and certain other items detailed in your Evidence of Coverage.

Q. Must I register purchases in order to receive coverage?

A. No. There is no registration process required to obtain coverage for any purchase. You must simply provide specific documentation of the purchase when you file a claim.

Q. Is there a limit to the number of purchases that are covered?

A. Each account holder has an annual program payment limit of \$1,000 per item for purchase replacement and \$10,000 for Extended Warranty.

Q. I want to buy a new television and I want to be sure it's covered under Purchase Protection and Extended Warranty. Can I pay by credit card and then pay the credit card bill by check?

A. No. The entire purchase price must be paid at the time of purchase with a single check written on the account through which you receive Purchase Protection and Extended Warranty.

Q. If I make a down-payment on a purchase with a check written on my covered account and pay the remainder with another check on the account, will the purchase be covered under Purchase Protection and Extended Warranty?

A. No. Purchase Protection and Extended Warranty only covers items when the full purchase price is paid at the time of purchase using a single check written on the covered checking account. If you give the merchant a check for a deposit with the intent of paying the remainder upon receipt, be sure to ask the merchant to hold the deposit check, give the merchant a single check for the entire amount of the purchase upon receipt, and get back your deposit check. In this manner, the item will have been paid for with a SINGLE check, making it eligible for Purchase Protection and Extended Warranty coverage.

Q. Are purchases I make using my debit card covered?

A. Yes. As long as the account being debited is covered through Purchase Protection and Extended Warranty and you can provide proper documentation of the debit in the event there is a claim. With any claim you must submit a copy of the record of debit and a copy of the account statement showing the transaction clearing through the account.

Q. I have a pre-approved line of credit (overdraft protection) with my checking account. When I write a check and it debits the line of credit, will my purchases be covered?

A. Yes. As long as your purchases are paid for at the time of purchase by a single debit through your covered checking account, they will be covered.

Q. Are purchases made in the United States territories, such as Puerto Rico and the U.S. Virgin Islands covered?

A. Yes. Purchases that are made in the United States territories are covered.

Q. I bought something a month ago and now it doesn't work. I opened an account covered by Purchase Protection and Extended Warranty today. Can I submit a claim under Purchase Protection and Extended Warranty and get my purchase repaired?

A. Your purchases must be made on or after the effective date of your membership in Purchase Protection and Extended Warranty to be covered.

Q. Is farm equipment covered under Purchase Protection and Extended Warranty?

A. If the farm equipment is used in the production of items for sale, it would be considered commercial use. Items for commercial use are not covered. If, however, the farm equipment is used solely for personal use, it would be covered.

Q. Can I buy a new lawnmower and have it covered by Purchase Protection and Extended Warranty?

A. If you buy a riding lawnmower it would not be covered, since it is considered a motorized vehicle. However, your new push or walk-behind lawnmower would be covered.

Q. If I buy something today and it's covered by Purchase Protection and Extended Warranty, will it still be covered if I close my checking account or if my bank stops offering Purchase Protection and Extended Warranty?

A. Yes. You are covered if you can prove that the coverage was in full force and effect on the date of purchase of the item, in the event you have a claim.



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90-DAY PURCHASE REPLACEMENT

Q. I bought an item while on vacation in Mexico and paid by check. Is it covered for 90 days?

A. No. Purchases must be made in the United States to be covered.

Q. Under 90-Day Purchase Replacement, can I collect from my homeowners insurance and from Purchase Protection and Extended Warranty?

A. With Purchase Protection and Extended Warranty, you must file your claim first with your homeowners insurance carrier. Any amount in excess of other collectible insurance will be reimbursed. You will be reimbursed for any amount not covered, such as the deductible on your homeowners policy.

Q. Must the item have a warranty to be covered by 90-Day Purchase Replacement?

A. No. Any item not excluded for other reasons is covered.

Q. What do I do if my purchase is lost or damaged?

A. If your purchase is lost or damaged within the first 90 days after purchase, call 1-800-255-5657 within 45 days of loss or damage, give the agent your member identification number (the number on the bottom of your check that precedes your account number), report the loss, and ask the Member Service agent for a claim form.

Complete and return the claim form as soon as possible, but no later than 90 days from date of loss, along with copies of the following:

1. The cancelled check (indicating the full purchase price of the item was paid at the time of purchase with a check written on your covered checking account).
If the item was purchased electronically or the bank does not return cancelled checks, you must submit a copy of the record of debit and the checking account statement which shows the transaction clearing the account.
2. The original purchase receipt including date, place of purchase, and full purchase price.
3. The fire or police report, if applicable.
4. The homeowner's or other liability insurance claim and settlement documents, if applicable.
5. A copy of the paid repair receipt, if applicable.

All documents should be sent to:

Claims Administration
P.O. Box 6175
Westerville, Ohio 43086-6175

If additional information is requested, it should be provided within six months from the date of loss.

Q. Does Purchase Protection and Extended Warranty take care of total losses only, or can I file a claim for damage or partial loss?

A. You may file a claim for damage or partial loss which renders the item unsuitable for its original purpose.

Q. Will my purchase be repaired, replaced, or will I be reimbursed?

A. Purchase Protection and Extended Warranty 90-Day Purchase Replacement will reimburse you for repair or replacement up to the original purchase price of the item (less any amount paid through other liability coverage).

Q. How long will it be before I receive a check if I am to be reimbursed?

A. Purchase Protection and Extended Warranty will mail a check to you within ten business days of Purchase Protection and Extended Warranty's receipt of a properly and fully documented claim.

Q. Is there a time limit on filing a claim for the 90-Day Purchase Protection benefit?

A. Yes. Claims must be reported by phone within 45 days of a loss. You must return the completed claim form within 90 days of loss. Your file will remain open for a maximum of 12 months. If you are unable to provide all necessary information to fully document your claim within that time frame, your claim will be denied and the file closed.

Q. What is the dollar limit of coverage available under 90-Day Purchase Protection?

A. Under Purchase Protection and Extended Warranty, each account holder has a maximum annual program payment limit of \$10,000 for Purchase Protection and a \$1,000 limit per item under Extended Warranty.

Q. What do you mean by "program year"?

A. A program year starts on the date your financial institution first offered Purchase Protection and Extended Warranty and ends one year later. A new year begins on each anniversary date.

Q. I bought traveler's checks using a covered check and lost them on my way home. Can I file a claim to recover the money?

A. No. Traveler's checks, and certain other negotiable instruments, are not covered. Please refer to your Evidence of Coverage.

Q. I left my new leather jacket in my car and when I returned it was gone. I bought the jacket with a covered check, can I file a claim?

A. Your leather jacket will be covered only if your car was locked and there are visible marks of forced entry present.



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Q. Does this program cover the automobile or motorcycle I purchased with a check?

A. No. Motorized vehicles and their parts are not covered.

Q. If I buy a new \$2,000 diamond ring with a covered check and it is stolen a few days after I purchase it, am I covered?

A. There is a \$1,000 limit per item. This program pays only in excess of all other applicable insurance. Your insurance company must verify in writing whether the item is covered under your insurance policy. The same applies to any other warranties or indemnity policies. All insurance and/or applicable policies must be exhausted before Purchase Protection and Extended Warranty will consider your claim.

Q. Does Purchase Protection and Extended Warranty cover such personal items as dentures, glasses, and contact lenses?

A. Yes. The only exception from that list would be disposable contact lenses because they are considered a consumable item. See your Evidence of Coverage for a complete listing of other items that are excluded from coverage.

Q. When does the 90-Day Purchase Replacement coverage begin for purchases made by mail order?

A. When purchasing through mail order, your Purchase Protection and Extended Warranty coverage takes effect on the day the check is written.

EXTENDED WARRANTY

Q. My new purchase has a 30 day warranty. I understand this becomes 60 days under Extended Warranty, but what does the Extended Warranty cover?

A. The warranty on your purchase is extended under the same terms and conditions as the original manufacturer's United States warranty. For example, if the original warranty excluded certain parts, Extended Warranty would also not cover those parts.

Q. I bought an item with a ten year warranty. Can it be covered under Extended Warranty?

A. No. Only manufacturer's United States warranties of five years or less are extended.

Q. What about my VCR which was manufactured in Japan?

A. If it has a manufacturer's United States warranty, it will be covered. (NOTE: Most products manufactured in other countries for import to the United States carry a United States warranty.)

Q. How do I arrange for repairs under Extended Warranty?

A. If you discover a defect during the original warranty period, just follow the manufacturer's instructions to arrange for repair.

If you discover a defect covered under the terms of the original warranty after the original warranty period, but while the Extended Warranty period is still in effect, call 1-800-255-5657 within 45 days of product failure, and give the agent your member identification number (the number on the bottom of your check that precedes your account number). The agent will ask specific information about you and the product failure to open a claim and mail you a claim form.

Complete and return the claim form as soon as possible, but no later than 90 days from date of loss, along with copies of the following:

1. The store receipt, including date, location, and full purchase price.
2. The manufacturer's United States warranty, warranty card, product's serial number, and product description for the item that is the subject of the claim.
3. Copy of cancelled check (indicating entire purchase price was paid at the time of purchase with a single check written on your covered checking account). If the item was purchased via electronic means or the bank does not return cancelled checks, you must submit a copy of the record of debit and the checking account statement which shows the transaction clearing the account.
4. Copy of paid repair receipt.

All documents should be sent to:
Claims Administration
P.O. Box 6175
Westerville, Ohio 43086-6175

Q. Who pays for the repairs?

A. You will pay for the repairs and be reimbursed by Purchase Protection and Extended Warranty.

Q. How long will it be before I receive a check if I am to be reimbursed?

A. Purchase Protection and Extended Warranty will mail you a check within ten business days after receipt of your properly and fully documented claim.

Q. I'm not sure whether the repairs are covered under the terms of the original warranty. What happens if the repairs are not covered?

A. You will be responsible for the diagnostic and teardown costs.



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Q. When a covered item is repaired under warranty, and the repair is covered by a warranty, is the warranty on the repair doubled?

A. No. The repair is a service, not a product.

Q. Under the Extended Warranty feature, how long would a product with a manufacturers' United States warranty of six months be covered?

A. The Extended Warranty period will be an additional six months. For warranties up to one year, the warranty period is automatically doubled.

Q. Under the Extended Warranty feature, a product with a manufacturers' United States warranty of two years would be covered for how long?

A. The warranty will be extended for an additional year. For warranties of one to five years, the warranty period is extended one full year.

Q. What is the dollar limit of coverage available under Extended Warranty?

A. Under Purchase Protection and Extended Warranty, warranted purchases are covered up to the maximum total limit of coverage per account holder per year of \$50,000, and \$2,500 per item.

Q. My refrigerator, which I purchased with a covered check, broke down and all the food spoiled. Can I file a claim for the food?

A. No. Spoiled food is considered a consequential loss, and is not covered.

Q. I bought a new hot water heater and had it installed in my house. It failed within the extended warranty period, is it covered?

A. Yes. A hot water heater is considered an appliance and is covered by the program.