

settlement or handling of any claims; f. permit the Company to question the Insured under oath whenever the Company's investigation deems it necessary. All statements taken will be signed by the Insured; and g. authorize the Company to obtain records or reports necessary to the Company's investigation.

Proof of Loss means: a. a copy of the Account statement showing the automobile rental transaction; b. a copy of the automobile rental agreement; c. a copy of the police report; d. a copy of the initial claim report submitted to the automobile Rental Agency; e. a copy of the paid claim presented by the automobile Rental Agency for the Damage or Loss for which the Insured is responsible; f. proof of submission of the loss to, and the results of any settlement or denial by, the applicable insurance carrier(s); and g. if no other insurance is applicable, a notarized statement from the Insured to that effect.

CLAIM FORMS: When the Company is told of a claim, the Company will give the Insured forms for filing Proof of Loss. If these forms are not given to the Insured within 15 days the Insured will meet Proof of Loss requirements by giving the Company a written description of the occurrence, character and nature of the loss.

**FOR QUESTIONS REGARDING THIS BENEFIT
PLEASE CONTACT THE PLAN ADMINISTRATOR:**

Direct Marketing Group
14416 Grover Street
Omaha, NE 68144
1-844-312-2802

**Plan Administrator
The Direct Marketing Group, Inc.
14416 Grover Street
Omaha, NE 68144
844-312-2802**

For claims related matters ONLY, please contact the Claims Administrator:
Broadspire, a Crawford Company
P.O. Box 459084
Sunrise, FL 33345
Phone: 844-312-2802 | Fax: 855-830-3728
Policy # 9906-85-15

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance underwritten and provided by Federal Insurance Company, a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. All products may not be available in all states or certain terms may be different where required by state law. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

PSCU LDW 0421

DESCRIPTION OF COVERAGE
Northeast Family Federal Credit Union
Auto Rental Collision Insurance

THE PLAN: As an eligible Cardholder you are eligible to receive reimbursement for repair or replacement of the Rented Automobile as a result of direct and accidental loss to the Rented Automobile up to \$50,000. Reimbursement will be the cost to repair or replace the direct and accidental loss to the Rented Automobile at the time of loss, less depreciation, for which the Insured is responsible. This coverage applies provided the entire rental fee for the Rented Automobile has been charged or debited to your Account; and, provided you have rejected, at the time of rental, any waiver of liability for direct and accidental loss available from the Rental Agency.

The coverage is 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. The coverage is available worldwide.

DEFINITIONS: **Computer Programs** means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data. **Insured** means Cardholders, Cardmembers and Accountholders of the Policyholder. **Cardholder** means an individual who has been issued an Account card by the Policyholder. **Cardmember** means any authorized primary or additional card user who has been issued an Account card by the Policyholder. **Accountholder** means any individual who has an open and active Account with the Policyholder. **Cyber Incident** means any of the following acts: (a) unauthorized access to or use of Your Digital Data or a Rented Automobile; (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your

Digital Data or a Rented Automobile; (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or a Rented Automobile; (d) restriction or inhibition of access to or directed against Your Digital Data or a Rented Automobile; (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rented Automobile during the manufacturing process, upgrade process, or normal maintenance. **Digital Data** means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rented Automobile to store information, process information, and transmit information over the Internet. **Rental Agency** means a commercial automobile rental company licensed under the laws of the applicable jurisdiction. **Rented Automobile** means a four-wheeled private passenger type motor vehicle or a mini-van manufactured and designed to transport a maximum of seven passengers and used exclusively to carry passengers. A Rented Automobile must be designed for travel on public roads and rented from a licensed rental company. Off-road, antique or limited edition vehicles are excluded, as are trucks, recreational vehicles, campers, pick-up trucks and mini-buses; Limited edition motor vehicles are high value, exotic, high performance or collector type; High value motor vehicles are motor vehicles whose replacement value exceeds \$50,000; Antique motor vehicles are defined as any vehicle over 25 years old, or any vehicle which has not been manufactured for 10 years or more.

ELIGIBILITY: This Damage or Loss reimbursement is provided to you, as an Insured, automatically when the entire rental fee for the Rented Automobile is charged or

debited to your eligible card. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the rental fee is charged or debited to your Account.

THE COST: This coverage is provided at no additional cost to eligible Insureds under the master policy issued to PSCU by Federal Insurance Company (the Company).

AMOUNT OF INSURANCE: The Company's liability will be for a maximum reimbursement of \$50,000. The amount of any valid and collectible insurance will be deducted from the amount of reimbursement due the Insured. In no event will the Company be liable beyond the amounts actually paid by the Insured.

EXCLUSIONS: Coverage does not apply to loss resulting from the following: Any dishonest, fraudulent or criminal act of the Insured. 1. Forgery by the Insured. 2. Loss due to war or confiscation by authorities. 3. Loss due to nuclear reaction or radioactive contamination. 4. The Insured being intoxicated, as defined by the laws of the jurisdiction where the loss occurred, or under the influence of any narcotic unless prescribed by a physician. 5. Intentional damage to the Rented Automobile by the Insured. 6. Damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage results from a theft covered by the plan. 7. Damage to tires unless damaged by fire, malicious mischief or vandalism, or stolen or unless the loss be coincident with a covered loss. 8. Use of the Rented Automobile to carry passengers and property for hire. 9. Use of the Rented Automobile in tests, races or contests. 10. Use of the Rented Automobile by a person other than the one authorized to operate the Rented Automobile by the terms of the Rental Agreement. 11. The Rented Automobile being operated or located in any territory prohibited by the terms of the Rental Agreement. 12. Loss of use of the Rented Automobile. 13. Loss caused by or resulting from a Cyber Incident.

EFFECTIVE DATE: This plan is effective the date you first become an eligible cardholder and will cease on the

date the master policy terminates (in which case you will be notified by the Policyholder), or on the date you no longer qualify as an eligible Insured, or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

The coverage period will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided an Account card to the Insured for business use.

MISREPRESENTATION AND FRAUD: Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Policyholder or its subscribing organization(s) relating hereto.

HOW TO FILE A CLAIM: The Insured must send the Company written notice of a claim, including Insured's name and policy number, within 45 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible.

The Insured must: a. protect the Rented Automobile from further loss, or damage; b. report within 24 hours any Damage or Loss to the appropriate official representative such as the police or licensed Rental Agency; c. report any loss to the Company or its authorized representatives as soon as reasonably possible; d. submit Proof of Loss to the Company; e. cooperate with the Company in the investigation,