Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

Exclusions: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

Notice of Claim: Written notice of claim, including your name and reference to your Signature Card should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

The Cost: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy form number, VSC-VCC-01 (2/00). Any di erence between the policy and this description will be settled according to the provisions of the policy.

In this brochure you will find:

- Roadside Dispatch®
- Purchase Security
- Travel Accident Insurance (TAI)
- Travel and Emergency Assistance Services (TEAS)

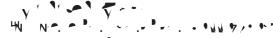
This Guide to Benefits describes the benefits in e ect as of 2/1/21. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

For questions about your <u>balance</u>, call the customer service number on your Visa statement.

Please see inside for complete details and limitations.

If you have any questions after reading this information, please call the Visa Benefits Administrator at 1-800-397-9010.

Thank you for banking with M&T.



Roadside Dis The program p wherever your

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- Tire Changi
- Jump Starti
- Lockout Ser
- Fuel Delive
- Standard W

Roadside Disp problem is, an will arrange a to provide hel Roadside Disp are not able to number in yo your request u of one toll-free their rates are

Dependable r never been eas Just call Roads

Call 1-800-84

Note: Customers mus towed behind is not in Winching applies with standard service call i circumstances. Service

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provides you with security and convenience	
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Fowing – Up to 5 miles included	
ging – must have good, inflated spare	
ervice (no key replacement) ery – up to 5 gallons (plus the cost of fuel)	
Vinching	
spatch will ask you where you are, what the	
nd while they remain on the phone with you, they a dispatch to a reliable tow operator or locksmith	
elp. (If you feel you are in an unsafe location – spatch will advise you to hang up and dial 911. If you	
spatch will advise you to hang up and dial 911. If you o dial 911, they will call the non-emergency police	
our area, and will remain on the phone with you at	
until the police arrive.) You have the convenience	
ee phone number and you may save money because e pre-negotiated.	
roadside assistance, 24 hours a day, 7 days a week has	
asier. No membership or pre-enrollment is required.	
dside Dispatch toll-free when you need them.	
47-2869. It's that easy!	
nust pay service provider for mileage over 5 miles. A secondary unit being t included but can be accommodated for an additional fee. Standard	
vithin 100 feet of paved or county maintained road only. Current fee for a	
Ill is \$69.95. Additional fees may apply for winching sérvices under certain vice call fees are subject to change at any time; however callers will be	