



Discover® Debit Card Benefits Guide

Introduction

These benefits in this Benefit Guide (“Guide”) are provided to Cardholders who have an open and active Discover® Debit Card (“Cardholders”). The words “you,” “your” or “yours” refer to the Cardholder. These benefits are free of charge and enrollment is automatic. All information in this Guide about these benefits is subject to the terms and conditions of the master policies. Coverage for these benefits is effective May 1, 2006. This Guide replaces all prior Guides, program descriptions, advertising and/or brochures by any party.

Identity Theft Defense

This benefit helps protect you if your personal information is stolen. Credit specialists are on hand to help you through the process of identity and credit restoration, if you should happen to be a victim of identity theft. You will receive a free ID Theft Recovery Kit, containing contact information, procedural instructions, agency-appropriate form letters and more, to help you get started. Your kit will also contain tips to help safeguard against any further acts of identity theft. In addition, you are eligible to receive benefits under a Master Policy that may provide you up to \$2,500 in financial relief for identity restoration costs, legal defense expenses and lost wages.

Filing a Claim

To seek assistance related to a stolen identity event, to request an ID Theft Recovery Kit or to file a claim under the Master Policy, please contact a credit specialist at 1-877-493-6273, 8:00 AM – 9:00 PM EST Monday through Friday.

Coverage Scope of Master Policy

NOT AVAILABLE TO NEW YORK STATE RESIDENTS

The Master Policy provides benefits to you only if you report a stolen identity event by calling the contact number stated above as soon as you become aware of a stolen identity event, but in no event later than six months after the stolen identity event occurs and you follow the instructions given to you in a claims kit that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission’s Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the Master Policy if the stolen identity event results in losses covered under the Master Policy.

You will only be covered if a stolen identity event first occurs while you are a Cardholder in good standing and is reported within six months. You will not be covered if the stolen identity event first occurs after termination of the Master Policy or termination of your Discover Debit Card.

Benefits of Master Policy

This policy shall pay you for the following:

- a) Costs
 - i. Reasonable and necessary costs incurred by you in the United States for refiling applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
 - ii. Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance

telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;

- iii. Reasonable and necessary costs incurred by you for up to 6 credit reports from established credit bureaus (with no more than 2 reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event.
- b) Lost Wages
Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.
- c) Legal defense fees and expenses
Reasonable and necessary fees and expenses incurred in the United States by you with master policyholder’s consent for an attorney appointed by master policyholder for:

- i. Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
- ii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

A stolen identity event is the theft or your personal identification, social security number or other method of identifying you, which has or could reasonably result in the wrongful use of such information, including but not limited to stolen identity events occurring on or arising out of your use of the Internet. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

The Master Policy of AIG Personal Identity Coverage has been issued to SentryCorp, Ltd. As Trustee of Cardwell Agency Trust, which is affiliated with Affinion Loyalty Group, underwritten by: American International Specialty Lines Insurance Company, a member company of American International Group, Inc. (AIG). If this Master Policy is terminated, your benefits will cease effective that date. It is the obligation of Affinion Loyalty Group to inform you of any termination of the master policy.

Limits of Insurance

Aggregate Limit of Insurance:	\$2,500 per year
Lost Wages:	\$500 per week, for 4 weeks maximum
Deductible:	\$250 per year

The most this policy shall pay you are the Limits of Insurance shown above. All legal costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE

LIMIT OF INSURANCE. The Lost Wages Limit of Insurance shown above is a sub-limit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

You shall be responsible for the applicable Deductible amount shown above and you may not insure against it. You shall be responsible for only one Deductible per year.

Other Insurance

This policy is excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall this policy pay more than the Limits of Insurance as shown above.

Duplicate Coverages

Should you be eligible for coverage through more than one program insured by the master policyholder or any of its affiliates, the master policyholder will reimburse you under each membership program:

- a) subject to the applicable deductibles and limits of liability of each insured membership program
- b) but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.

General Information

Should you have any questions regarding the Identity Theft Defense or wish to view a complete copy of the Master Policy, please call 1-877-493-6273, 8:00 AM – 9:00 PM EST Monday through Friday.

Zero Liability

You are protected against unauthorized use of your Discover Debit Card with our Zero Liability protection, provided you have handled your Discover Debit Card responsibly, have not reported more than two unauthorized events within 12 months and have not benefited from its unauthorized use. If unauthorized use occurs, report it to your financial institution immediately.

Card and Document Registration Services

Card Registration

This benefit enables you to protect your debit cards or other credit cards in the event they are lost or stolen. There is no limit to the number of cards you may register. Your coverage begins the moment your completed registration is received and processed. You will be asked to complete a form that will indicate which card(s) you would like protected. Be sure to include the account number(s). You can obtain this form by downloading the Card and Document Registration form located at [Discovernetworkproducts.com/cardbenefits](https://discovernetworkproducts.com/cardbenefits) or if you would like to register by phone, please call customer service at 1-877-493-6273, 24 hours a day, 7 days a week.

Lost/Stolen Reporting

When a card that has been registered through the Card Registration service has been lost or stolen, simply call the customer service representative

right away, to ensure that all of your card issuers are notified within 24 hours of the loss. Your card issuers will then be requested to issue replacement cards, and you will automatically receive written confirmation of your Lost/Stolen Notification.

Document Registration

This benefit enables you to register your important documents such as drivers licenses, passports, birth certificates, insurance policies and diplomas. You can register your documents by calling the customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week or by downloading the Card and Document Registration form located at [Discovernetworkproducts.com/cardbenefits](https://discovernetworkproducts.com/cardbenefits)

Personal Property Registration

Registering your personal property is another way to protect yourself from loss or theft. This benefit enables you to register certain pieces of personal property including, but not limited to, such items as appliances and automobiles. Just as with your cards and important documents, you can register your property by calling the customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week or by downloading the Card and Document Registration form located at [Discovernetworkproducts.com/cardbenefits](https://discovernetworkproducts.com/cardbenefits)

Address Change Notification

Notifying your friends, contacts or magazine subscriptions, when your address changes, is as easy as one phone call. You can download the Address Change Notification form located at [Discovernetworkproducts.com/cardbenefits](https://discovernetworkproducts.com/cardbenefits) or call a customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week and update your information. Your information will be processed and mailed within five business days. You will also receive a confirmation of notification.

Obtaining Card and Document Registration Services

To register your cards, documents or personal property or to change your address or report lost card, please call a customer service representative at 1-877-493-6273.

Travel Assurance Services

Lost Key/Lost Luggage Service

The loss of keys or luggage is a traveler's nightmare, but this benefit can help with the quick return of these items in the unfortunate occurrence of their loss. You may request key and luggage tags by calling customer service at 1-877-493-6273, 24 hours a day, 7 days a week. The customer service center will mail you a packet that contains your Key and Luggage Tags. Simply attach these to your key ring or luggage. The tags give complete instructions to the person who finds your item(s) and contains a toll-free number, as well as an address for the Lost Key/Luggage Service Center that will help the finder return the items easily, return postage guaranteed.

Emergency Cash Advance

You do not have to worry about getting cash if your Discover Debit Card is lost or stolen. If you are at least 100 miles from home and have available credit on a designated bank credit or debit card, you have access to emergency

cash. Just call a customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week, who will talk you through the process and help determine the most expedient way to get your cash to you. Emergency cash is charged as a purchase to your designated credit or debit card account and is subject to that account's finance rates. The description on your statement for this purchase will be "Affinion, Norwalk, CT."

Emergency Airline Ticket

A lost or stolen card will not prevent you from booking a plane ticket for personal travel if an emergency situation arises. If you are at least 100 miles from home, have available credit on a designated bank credit or debit card and your Discover® Debit Card has been lost or stolen, a customer service representative can arrange approval for an emergency plane ticket. Just call a customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week, who will take you through the approval process. The airline ticket is charged as a purchase to your credit or debit card account and is subject to that account's finance rates. The description on your statement for this purchase will be "Affinion, Norwalk, CT."

Obtaining Travel Assurance Services

In order to take advantage of the Lost Key/Lost Luggage Service or to obtain an Emergency Cash Advance or Emergency Airline Ticket, please call a customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week.

Lowest Price Purchase Guarantee

If you find a lower price for any full price purchase made on your Discover Debit Card, this benefit reimburses you for the cost difference. Coverage applies when the identical item is found at a lower price, at any store, within 60 days after the original purchase date.

Automatic Enrollment of Purchases

You are automatically enrolled whenever your Discover Debit Card is used for the entire purchase price of a covered Item. No registration of the covered purchase is necessary.

Eligible Items for This Benefit

Most new retail products that are purchased in full with an eligible Discover Debit Card are eligible for this benefit.

Exclusions

The Lowest Price Purchase Guarantee program applies only to items purchased in the United States of America, including Alaska and Hawaii.

It does not cover any of the following:

- 1) services
- 2) any used, rebuilt, remanufactured or secondhand items
- 3) consumable and perishable items including, but not limited to, food, fuel, oil, household products and cosmetics
- 4) jewelry, travelers checks, tickets of any kind, negotiable instruments and bullion
- 5) rare or precious coins or stamps, collectibles, antiques and art objects

- 6) motorized vehicles and their parts including, but not limited to, boats, airplanes, automobiles, trucks and motorcycles
- 7) floor models, demonstrator models and one-of-a-kind items
- 8) live animals and live plants
- 9) negotiated sales, one-of-a-kind sales, cash-only sales
- 10) close-out/liquidation/going-out-of-business sales, but only as they relate to a business (not a particular item) going out of business
- 11) employee discounts
- 12) products purchased at Internet auction sites
- 13) items advertised or shown as price quotes or bids from an Internet auction site

Benefit Level

There is a per-item limit of \$250 and an annual program payment limit of \$1,000 per account. Coverage is limited to three of an identical item with a limit of one refund per eligible item. Payment is made net of any applicable taxes, storage, shipping, handling and postage charges.

Filing a Claim

If, within 60 days after the original purchase date, you find the item at a lower price, at any store, these simple steps should be followed to file a claim:

- 1) Within 90 days of the original purchase date, Claims Administration should be called to request a claim form. The toll-free number, 1-877-493-6273, is available 8 AM to 9 PM Monday through Friday (ET).
- 2) Copies of required information include, but are not limited to, the following:
 - the eligible card receipt for the entire purchase price;
 - the sales receipt indicating the date, the store, the item and the amount of purchase; and
 - either a copy of the dated, printed, lower-price ad or a statement, signed by the store manager on store stationery, documenting the details of the lower price of the identical item.
- 3) The claim form must be mailed to: Claims Administration, PO Box 5725, Glen Allen, VA 23058-5725 with all necessary documentation, and must be postmarked within 30 days of the request for the claim form.
- 4) Any additional documentation requested must be received within 60 days of the request for such information in order for the claim to remain eligible for payment.
- 5) Upon receipt of the completed claim form with all required documentation, one of the following will be mailed to you within 15 business days:
 - a check for the claim amount;
 - a request for additional information; or
 - a claim denial letter.

Program Provisions

The Card and Document Registration Services, Travel Assurance Services, Lowest Price Purchase Guarantee and Identity Theft Defense benefits are provided by Affinion Loyalty Group (“ALG”), PO Box 5723, Glen Allen, VA 23058-5723, 1-800-735-1408. The benefits apply to you, your spouse and your dependent children residing in your household. Any or all of the benefits are or may be provided by one or more independent third party service provider(s). ALG reserves the right to change the terms and conditions of the Service at any time. These benefits do not apply if Discover Debit Card privileges have been suspended or cancelled. However, benefits will still apply for items commenced prior to the date that card account is suspended or cancelled provided all other terms and conditions of coverage are met. These benefits apply only to Cardholders whose cards are issued by U.S. financial institutions. You must notify ALG immediately of any unauthorized use of the card. Benefits may not be used for business and commercial purposes. ALG shall have no liability to you as a seller of any products or vendor services, including, without limitation, any liability for any defective products. ALG MAKES NO WARRANTY, EXPRESS OR IMPLIED, WITH RESPECT TO ANY PRODUCTS OR SERVICES SOLD OR INFORMATION DELIVERED OR PROVIDED TO YOU, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, AND ALG SHALL, UNDER NO CIRCUMSTANCES, BE LIABLE FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES. ALG’S LIABILITY TO YOU SHALL IN NO EVENT EXCEED \$50 IN THE AGGREGATE. These provisions shall not limit the amount of any benefit amounts you are entitled to under the service as expressly set forth in your service materials, subject to the terms and conditions therein. These benefits shall be governed by, and construed in accordance with, the laws of the Commonwealth of Virginia. If there is a dispute between you and ALG, either may elect to have it resolved by proceeding in small claims court or by final and binding arbitration administered by the National Arbitration Forum, or the American Arbitration Association, under their rules for consumer arbitrations. All disputes in arbitration will be handled just between the named parties, and not on any representative or class basis. YOU ACKNOWLEDGE THAT THIS MEANS THAT YOU MAY NOT HAVE ACCESS TO A COURT OR JURY.

Account and Billing Information

Please contact the financial institution that issued your card for any questions or concerns regarding your account, such as account balance, billing inquiries or merchant disputes. You can find this contact information on the back of your Discover Debit Card.

This Guide is intended as a summary of benefits and in case of a conflict between the Guide and master policies or actual offerings, such master policies or actual offerings shall control.

