



## Visa Platinum<sup>®</sup> Benefit Guide



Enjoy benefits such as  
Travel Accident Insurance,  
Roadside Dispatch<sup>®</sup>, Dovly Uplift<sup>™</sup> and  
ID Navigator Powered by NortonLifeLock  
with your SDCCU Visa Platinum card.

## YOUR SDCCU VISA PLATINUM CARD BENEFITS

**Travel Accident Insurance** — Add peace of mind to your itinerary. Purchase your airline ticket with your covered SDCCU Visa Platinum card and enjoy Travel Accident Insurance.

**Roadside Dispatch**® — Call on Roadside Dispatch whenever you're in need of a tow—available to eligible SDCCU Visa Platinum cardholders 24/7 with no membership required.

**Dovly Uplift**™ — Dovly is the first smart credit engine designed to help raise your credit score. Your SDCCU Visa Platinum card gives you access to Dovly Uplift.

**ID Navigator Powered by NortonLifeLock** — Your SDCCU Visa Platinum card includes ID Navigator Powered by NortonLifeLock, providing tools so you can act quickly if your identity is threatened.

# Travel Accident Insurance

When you purchase your airline ticket with your covered **SDCCU Visa Platinum** card you can receive \$500,000 of accidental death and dismemberment coverage. This coverage applies to more than travel – it also can be in place when you have used your covered SDCCU Visa Platinum card to purchase your ticket for travel via other forms of eligible transportation, such as a ferry, cruise ship, train or bus.

Coverage includes courtesy ground transportation to and from the airport (or train depot, bus terminal, etc.) and between terminals while you are at the airport immediately before departure, or immediately after arrival on any covered trip.

## Questions about coverage?

To ask a question or make a claim, please contact the Plan Administrator, cbsi, 550 Mamaroneck Ave., Harrison, NY 10528.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Visa Welcome Letter for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered SDCCU Visa Platinum card to secure transactions.

## Frequently Asked Questions

### Q: Who is covered under the program?

**A:** SDCCU Visa Platinum cardholders and their dependents are covered when their tickets are purchased with your covered SDCCU Visa Platinum card.

### Q: How does the benefit work?

**A:** Payment of accidental death and dismemberment benefits are provided if you are injured while riding as a fare-paying passenger in, or getting on or off, a flight or other common carrier for which a ticket was purchased using your covered SDCCU Visa Platinum card. If you are injured in a covered accident and suffer any of the losses shown in the schedule of covered losses below, you may receive the benefit amount shown for that loss.

Loss	Maximum % of benefit
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Speech and hearing	100%
One hand or one foot and the sight of one eye	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%
Thumb and index finger on the same hand	25%

### Q: How does Travel Accident work if I have other coverage?

**A:** This benefit is paid to you regardless of other coverage you may have.

## Roadside Dispatch

As an eligible SDCCU Visa Platinum cardholder, you have access to Roadside Dispatch, a pay-per-use roadside assistance program. Simply call (800) 847-2869, 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set pre-negotiated fee per standard service call. No membership is required and you don't need to pre-enroll. No annual dues. No limit on usage.

### Add peace of mind to your itinerary

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- Standard Towing—up to five miles included<sup>1</sup>
- Tire Changing—you must have a good, inflated spare tire
- Jump Starting
- Lockout Service—no key replacement
- Fuel Delivery—up to five gallons (plus the cost of fuel)
- Standard Winching

## Frequently Asked Questions

### Q: How do I get roadside assistance if I need it?

**A:** Call toll free at (800) 847-2869. Roadside Dispatch will ask you where you are and what the problem is. While they remain on the phone with you, Roadside Dispatch will arrange a dispatch to a reliable tow operator or locksmith to provide help (If you feel you are in an unsafe location, they will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone call and you may save money because the rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required.

### Q: Who are the service providers and what do they provide?

**A:** Service providers are independent contractors that provide emergency roadside assistance and towing services. All contractors are solely liable for their services.

### Q: What other fees or limitations should I keep in mind?

**A:** Towing rates apply to vehicles classified as "Light Duty." "Light Duty" vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered "Medium Duty" or "Heavy Duty" and are NOT covered under this program.

If you require a tow for more than five miles, you must pay the cost beyond five miles. If a secondary unit being towed behind is not included, it can be accommodated for an additional fee.

Standard winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival.

### Q: Where does coverage apply?

**A:** Coverage is available in the United States and Canada.

To learn more about this benefit, call (800) 847-2869.

<sup>1</sup>Any vehicle with wheels is covered under the program as long as it can be classified as "Light Duty." "Light Duty" vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered "Medium Duty" or "Heavy Duty" and are NOT covered under this program.

**Note:** Customers must pay service provider for mileage over five miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor SDCCU shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor SDCCU provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc., a California corporation. Current fee for a standard service call is \$79.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

## Dovly Uplift

In just seconds, you can put Dovly to work helping fix, manage and maintain your credit score. A credit score can impact your ability to buy a house or car, and improving your score can help save money on everyday expenses, such as auto insurance. Get access to Dovly Uplift, free with your SDCCU Visa Platinum card.

### What Dovly Uplift gives you:

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- Help detecting and disputing inaccurate items on your TransUnion® credit report in an optimal way thanks to Dovly's smart credit engine
- 30-Day Credit Reports and Score—Every month, you get a detailed TransUnion credit report and score so you're always in the know about your credit

### [Confirm eligibility and enroll now](#)

While Dovly's platform is designed to remove inaccuracies from your credit report, every case is different, and not everyone will achieve the same results.

## Frequently Asked Questions

### Q: What does Dovly Uplift for Visa cardholders include?

A:

- **Monthly Credit Report and Score**—a detailed TransUnion credit report and score every month to help cardholders keep up with their credit
- **Help detecting and disputing inaccurate items** on TransUnion credit reports in an optimal way thanks to Dovly's proprietary algorithm. Cardholders can:
  - o Review their credit report for potential errors
  - o Receive alerts and recommendations
  - o Select items to dispute
  - o Check dispute status
  - o Learn via Dovly's financial literacy knowledge center



- **Ongoing Credit Monitoring**—cardholders receive alerts anytime there is a 10-point change in their credit score
- **Credit Alerts**—alerts for signs of identity theft, along with notice of changes on cardholder’s report
- **Powerful results**—90% of Dovly members see a double-digit credit score increase within 6 months<sup>2</sup>
- **Live U.S.-Based Member Services & Support**—credit experts available to assist cardholders via chat, email and phone
- **Convenient access** via Dovly’s mobile app and website

Cardholders will also have access to market-leading discounts if they are interested in upgrading to a more robust plan, which includes premium features such as three-bureau dispute service, identity theft insurance, discount perks and more.

**Q: Who is eligible for Dovly Uplift?**

**A:** Dovly Uplift is available at no cost to U.S.-issued Visa consumer credit, Visa consumer debit and select Visa prepaid cardholders. Eligible prepaid cards include: General Purpose Reloadable, Government Disbursement Reloadable, Payroll Reloadable and Commercial Business Reloadable.

**Note:** Cardholders will also have access to market-leading discounts if they are interested in upgrading to a more robust Dovly membership plan which includes premium features such as three-bureau dispute service, identity theft insurance, discount perks and more. Dovly Premium is not currently available to residents of Georgia, Minnesota or Puerto Rico.

**Q: How do cardholders enroll in Dovly Uplift? What information do they need to provide?**

**A:** Cardholders can simply visit [www.dovlyuplift.com](http://www.dovlyuplift.com) and enter their U.S.-issued Visa card number to verify eligibility. Their card will not be charged. Enrollment in Dovly Uplift requires their first and last name, email, password creation, Social Security number, date of birth, address and phone number.

**Q: What if a cardholder is a current Dovly member and their Visa card is eligible for Dovly Uplift?**

**A:** If a cardholder is an existing Dovly member and their Visa card is eligible for Dovly Uplift, they can contact Dovly’s member success team. The Dovly member success team will help the cardholder understand any differences in their plan, assist with verifying eligibility and migrate their existing Dovly plan over to Dovly Uplift or apply the market-leading discount available to Visa cardholders to their existing paid plan.

**Q: How does Dovly work?**

**A:** Dovly is the first smart credit engine designed to help raise a cardholder’s credit score. With Dovly’s proprietary algorithm, it takes just seconds to help fix, maintain and manage their credit online. It is fully automated, meaning Dovly can help 24/7 without members having to submit any paperwork. All members need to do is select the inaccurate items they want Dovly to dispute and Dovly will handle the rest.

**Q: What credit score does Dovly use to improve a cardholder’s credit?**

**A:** Dovly uses the Vantage 3.0 Score model.

**Q: When can a member start seeing results?**

**A:** While every situation is different, many Dovly members see results as soon as the first 30 days, and 90% of Dovly’s members see a double-digit credit score increase within the first 6 months.<sup>2</sup> Dovly’s automated credit engine optimizes the number and type of disputes submitted to the credit bureau(s) each month to maximize results.

**Q: What are Dovly’s Member Support hours of operation?**

**A:** Dovly’s live U.S.-Based Credit Experts are available Monday to Friday 8 a.m.–5 p.m. PST.

<sup>2</sup>Based on a sample of 18,062 Dovly members as of May 2022.

While Dovly’s platform is designed to remove inaccuracies from a credit report, every case is different, and not everyone will achieve the same results.

# ID Navigator Powered by NortonLifeLock

Your SDCCU Visa Platinum card includes ID Navigator Powered by NortonLifeLock.

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind.

How ID Navigator Powered by NortonLifeLock can help:

- **Dark Web Monitoring**—continuously patrols the Dark Web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications**—sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist**—A stolen wallet can mean a lost identity. If your wallet is stolen, you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **Privacy Monitor**—scans dozens of popular people-search and data broker websites to identify where your information may be exposed and provides site-by-site instructions to help you request that your information be removed.
- **One-Bureau Credit Monitoring Alerts**<sup>3</sup>—helps you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes**—provides instructions and links to quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist**—U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m.– 5 p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.
- **U.S.-based Member Services & Support**—is available Monday to Friday 6 a.m.–6 p.m. PST; and Saturday 7 a.m.– 1 p.m. PST.

## Frequently Asked Questions

**Q: How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?**

**A:** Your personal data is stored and managed by an advanced secure cloud database which is encrypted and protected with multiple layers of security measures.

**Q: How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?**

**A:** Any personal data you provide is encrypted. Only a few selected employees who undergo training on how to handle personal data can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the [NortonLifeLock Global Privacy Statement](#) for additional details.

**Q: Can NortonLifeLock remove my personal data from the Dark Web?**

**A:** No, Norton LifeLock cannot remove personal data from the Dark Web. Content on the Dark Web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

**Q: How does NortonLifeLock help if I receive a Dark Web Monitoring notification?**

**A:** Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to [support.norton.com](https://support.norton.com).

**Q: How does NortonLifeLock help if my personal data was leaked in a data breach?**

**A:** Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at [support.norton.com](https://support.norton.com).

**Q: How do I enroll? What information will I need to provide?**

**A:** Visit [www.cardbenefitidprotect.com](https://www.cardbenefitidprotect.com), and complete the eligibility verification. Once verified, you will be redirected to the offer page on [Norton.com](https://Norton.com) where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, Social Security number, date of birth, address, phone number and email address.

**Q: What are some common triggers for Dark Web, credit and data breach notifications?**

**A:** Your personal information being detected on the Dark Web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

**Q: I received an alert. What do I do next?**

**A:** Each alert will include information about next steps. Specifics vary by type of alert.

**Q: What if I'm already enrolled in a NortonLifeLock ID theft protection plan?**

**A:** NortonLifeLock permits one ID theft product enrollment per Social Security number. Once NortonLifeLock recognizes that you're an existing member, you can choose a time to speak with a member of NortonLifeLock's Outbound Visa Specialist Team who will walk through your membership options. If you decide to keep your existing plan, you will still have one no-cost enrollment to offer to someone else.

No one can prevent all cybercrime or all identity theft.

<sup>3</sup>Two requirements must be met, to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met, you will not receive credit features from Equifax. You will receive credit features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Whenever you need emergency service or answers, call the Program Administrator, 24 hours a day, 365 days a year.  
For calls outside the United States, call collect at 1-303-967-1096.

1-800-VISA-911  
(1-800-847-2911)

