



# Mastercard® Guide to Benefits

for Small Business  
Cardholders

## HSBC Bank USA NA Mastercard

**Important information. Please read and save.**

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at **1-800-Mastercard: 1-800-627-8372,** or **en Español: 1-800-633-4466.**

"Card" refers to Mastercard® card and "Cardholder" refers to a Mastercard® cardholder.

## Key Terms

Throughout this document, You and Your refer to the **cardholder** or **authorized user** of the **covered card**. We, Us, and Our refer to New Hampshire Insurance Company, an AIG Company.

**Account Holder** means a person to whom an **Eligible Account** is issued and who holds the **Eligible Account** under his or her name.

**Administrator** means Sedgwick Claims Management Services, Inc. You may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at **1-800-Mastercard**.

**Assistance Center** shall mean the designated assistance teams trained to provide customer services and coordination of qualified local providers to travelers in real time.

**Authorized Driver(s)** means a driver with a valid driver's license issued from their state of residence and indicated on the **rental agreement**.

**Authorized User** means a person who is recorded as an **authorized user** of an **Eligible Account** by the **Account Holder** and who is authorized by the **Account Holder** to make payments to the **Eligible Account**.

**Burglary** means the taking of unattended personal property owned by you, from your registered hotel or motel room by **forcible entry**.

**Cardholder** means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing.

**Carry-on Luggage** means suitcases or other containers specifically designated for carrying personal property, which are carried on board a **common carrier** by you.

**Charge** means any non-refundable cancellation or change fee imposed by the **common carrier**.

**Checked Baggage** means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**.

**Checked Luggage** means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**.

**Common Carrier** means an air, land, or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. **Common carrier** does not include helicopters, taxis rental cars, hired cars, and private and contract carriers.

**Covered Card** means the Mastercard® card linked to your **Eligible Account**.

**Damage** means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

**Delay** means baggage (including personal/business articles and/or effects contained within) that is not delivered to you within six (6) hours after arrival at your scheduled **destination**.

**Destination** means the place where you expect to travel on your **trip** as indicated on your **common carrier** ticket.

**Domestic Partner** means an unmarried person in an intimate, committed relationship of mutual caring. They must share responsibility for basic living expenses with you. They must be at least eighteen (18) years old and not currently married and/or committed to another person.

**Economy Fare** means the lowest published rate for the most direct one-way ticket on the **common carrier** used for your **trip**.

**Eligible Account** means the account associated with the **Cardholder's** U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is eligible for coverage under the **Group Policy**.

**Eligible Cellular Wireless Telephones** means the cellular telephones associated with the primary line and additional or supplemental lines on the **Eligible Person's** monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or **damage** occurred.

**Eligible Expense(s)** means reasonable and necessary attorney fees or court costs associated in removing any civil suit wrongful brought against you as a result of **identity fraud** or any suit brought against you by a creditor or collection agency or other entity for non-payment of goods and/or services as a result of **identity fraud**, actual U.S. wages **lost** due to time off relating to efforts in resolving your **identity fraud** issues, loan application fees, notarizing affidavits or other similar document cost, long distance telephone cost, and postage cost you may have incurred as a direct result of **identity fraud**.

**Eligible Person** means a **Cardholder** who **charges** his or her monthly bill for an **Eligible Cellular Wireless Telephone** to his or her **Covered Card**. No person or entity other than the **Eligible Person(s)** described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

**Evidence of Coverage (EOC)** means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional **charge** under a **Group Policy** issued by New Hampshire Insurance Company, an AIG company. Representations or promises made by anyone that are not contained in the **group policy** are not part of your coverage. In the event the **EOC**, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the **group policy**, the terms of the **group policy** govern your coverage.

**Family Member** means the spouse or **domestic partner** of you. It includes unmarried children of you under nineteen (19) years of age. It also includes unmarried children under twenty-six (26) years of age if a full-time student at an accredited college or university.

**Forcible Entry** means access to your hotel or motel room that has been gained by breaking and entering a locked door, window, or any other opening.

**Group Policy** means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

**Identity Fraud** means the use of your name, address, Social Security number (SSN), bank, or credit card account number, or other identifying information without your knowledge to commit fraud or deception.

**Inclement Weather** means any severe weather condition which **delays** the scheduled arrival or departure of a **common carrier**.

**Injury** means bodily **injury** caused by an accident that occurs while you are covered under this program, and results directly and independently of all other causes of **loss**. The **injury** must be verified by a **physician**.

**Loss** means the **eligible expenses** related to your **identity fraud**.

**Lost** means luggage (including personal property contained within) that is missing for 10 consecutive days and whose whereabouts are unknown to you or the **common carrier**.

**Manufacturer Suggested Retail Price (MSRP)** means the purchase price of the **vehicle** or the value of the **vehicle**.

**Medically Imposed Restrictions** means a restriction certified by your **physician** prohibiting you from traveling on a **common carrier**.

**Mysteriously Disappear** means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

**Physician** means a licensed medical, surgical, or dental practitioner acting within the scope of his or her license. The treating **physician** may not be you, your **family member**, a **traveling companion** or related to you by blood.

**Pre-existing Medical Condition** means any condition resulting from any **injury** or **sickness** affecting you, a **traveling companion**, or a **family member** traveling with you within the sixty (60) day period prior to the purchase date of your **trip**. The condition must have (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine; or (c) required medical treatment or treatment was recommended by a **physician**. Taking maintenance medications for a condition that is considered stable shall not be included as a **pre-existing medical condition**.

**Rental Agreement** means the entire agreement or contract that you receive when renting a **vehicle** from a **vehicle** rental agency that describes in full all of the terms and conditions of the rental, as well as the responsibility of all parties under the **rental agreement**.

**Return Destination** means the place to which you expect to return from your **trip** as indicated on your **common carrier** ticket.

**Sickness** means an illness or disease that is diagnosed or treated by a **physician**.

**Small Business Card** means Mastercard Small Business debit, Mastercard Small Business credit cards and/or eligible Mastercard-branded Small Business prepaid cards.

**Stolen** means items that are taken by force and/or under duress or the disappearance of the item from a known place

under circumstances that would indicate the probability of theft.

**Stolen (Cellular)** means taken by force and/or under duress or a **loss** which involves the disappearance of an **Eligible Cellular Wireless Telephone** from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

**Traveling Companion** means any individual(s) with whom you have arranged to travel on the same **trip** with the same itinerary and for which the cost of **trip** was **charged** with your **covered card**.

**Trip** means a scheduled period of travel with a **destination** and **return destination** away from your primary residence using a **common carrier**.

**Trip Completion Date** means the date on which you are scheduled to return to the **return destination**.

**Trip departure date** means the date on which you are originally scheduled to leave on your **trip**.

**United States Dollars (USD)** means the currency of the United States of America.

**Vehicle** means a land motor **vehicle** with four wheels that is designed for use on public roads and intended for use on a bound surface such as concrete and tarmac. This includes minivans and sport utility **vehicles** that are designed to accommodate less than nine (9) passengers.

## BUSINESS SERVICES

### Intuit QuickBooks® Online Discount

#### Program Description:

QuickBooks Online is accounting software for self-employed and small businesses designed to help manage sales and expenses, get invoices paid, accept payments and much more. With real-time, accurate data you can access anywhere, anytime, and with any device, you'll always know where you stand so you can focus on your business. Mastercard **cardholders** can sign up for a 30-day free trial and save up to 50% on QuickBooks Online products.

#### Eligibility:

To be eligible for a discount on Intuit QuickBooks Online, you must have a valid Mastercard **Small Business Card** issued by a U.S. financial institution. Trial and discount offers are valid for new QuickBooks Online subscriptions only.

#### How to use the Intuit QuickBooks® Online benefit:

Visit [https://intuit.me/quickbooks\\_mc](https://intuit.me/quickbooks_mc) and follow instructions to purchase the appropriate version of QuickBooks® Online for your business. Use your Mastercard **Small Business Card** to pay for your discounted purchase (discounts for new QuickBooks® Online customers only).

#### Terms and Conditions:

QuickBooks Terms of Service can be found at <https://quickbooks.intuit.com/global/terms-of-service/>.

## Intuit TurboTax® Discount

### Program Description:

TurboTax, the #1 best-selling tax preparation software, coaches consumers and small businesses step-by-step through their federal and state taxes, no previous tax knowledge needed. TurboTax guarantees 100% accurate calculations and your maximum tax refund, so you can be confident your taxes are done right. Mastercard **cardholders** can save up to \$20 on TurboTax federal products.

### Discounts are applicable to TurboTax Online and TurboTax download versions:

- TurboTax Self-Employed uncovers industry-specific deductions personalized to you and your line of work
- TurboTax Business (download version) is designed for Partnerships, S Corps, C Corps, multi-member LLCs, trusts and estates
- TurboTax Live products offer real-time expert advice on demand and a final review of your return by a CPA or EA

### Eligibility:

To be eligible for a discount on Intuit TurboTax, you must have a valid Mastercard **Small Business Card** issued by a U.S. financial institution.

### How to use the Intuit TurboTax benefit:

Visit <https://turbotax.intuit.com/affiliate/mastercard1> and follow instructions to purchase the right version of TurboTax for your business. Use your Mastercard **Small Business Card** to pay for your discounted purchase.

### Terms of Service and Guarantees:

TurboTax Terms of Service can be found at <https://turbotax.intuit.com/corp/terms-of-service.jsp> and TurboTax Product Guarantees and other important information are located at <https://turbotax.intuit.com/lp/yoy/guarantees.jsp>.

## Salesforce Essentials Discount

### Program Description:

Salesforce Essentials is the #1 CRM built for small teams. It includes Sales and Customer Support functionalities in a single app.

- Start instantly: Get up and running in minutes with step by step guided setup and live in-app support from coaches
- Sell smarter & faster: Bring all customer & sales data into one place, automatically capture customer emails & meetings and sell on the go
- Deliver standout customer support: Respond to customers on any channel, automate repetitive support tasks and provide branded self-service help
- Scale as you grow: Grow on the Salesforce platform with pre-built integrations and continuous innovations

Salesforce Essentials is regularly priced at \$25/month. Exclusive to Mastercard® Small Business customers, customer can manage sales and support in a single app for just \$9.99/user/month for up to 10 users.

### Eligibility:

To be eligible for a discount on Salesforce Essentials, you must have a valid Mastercard **Small Business Card** issued by a U.S. or Canadian financial institution. Discount offers are valid for new Salesforce Essentials customers only, and only apply for the first year of access. Subsequent renewal years will be subject to the then applicable regular Salesforce Essential price.

### How to use the Salesforce Essentials benefit:

Visit <https://www.salesforce.com/essentials-mc-benefits> and sign up for a free 14-day trial of Salesforce Essentials. Purchase Salesforce Essentials in-app with your Mastercard **Small Business card** to unlock the unique offer for Mastercard **cardholders**. Use your Mastercard **Small Business Card** to pay for your discounted purchase.

### Terms and Conditions:

Salesforce Essentials Terms of Service can be found at

- [https://www.salesforce.com/content/dam/web/en\\_us/www/documents/legal/salesforce\\_MSA.pdf](https://www.salesforce.com/content/dam/web/en_us/www/documents/legal/salesforce_MSA.pdf)
- [https://c1.sfdcstatic.com/content/dam/web/en\\_us/www/documents/legal/Agreements/product-specific-terms/salesforce-essentials.pdf](https://c1.sfdcstatic.com/content/dam/web/en_us/www/documents/legal/Agreements/product-specific-terms/salesforce-essentials.pdf)

## Microsoft 365 Discount

### Program Description:

Microsoft 365 is an integrated productivity solution that brings together best-in-class Office apps like Word, PowerPoint, and Excel with cloud services like professional email, online meetings + chat, cloud file storage and more. Get more done with professional-grade tools – all while safeguarding employees, data, and customer information. At no additional cost, Mastercard **Small Business Card Cardholders** are eligible for a special Microsoft offer: first-time Microsoft 365 Business or Office 365 Business Premium subscribers can get a complimentary first four months with a one-year subscription – up to 5 users. Discounts are applicable for new Office 365 Business Premium or Microsoft 365 Business customers only. Terms and Conditions apply.

### Eligibility:

To be eligible for a discount on Microsoft 365 Business or Office 365 Business Premium, you must have a valid Mastercard **Small Business Card** issued by a U.S. financial institution. Discount offers are valid for new Microsoft 365 and Office 365 subscriptions only and must be redeemed through Microsoft online store.

### How to use the Microsoft Office 365 Business Premium or Microsoft 365 Business benefit:

Visit <https://aka.ms/mastercardbenefits> and follow instructions to validate your Mastercard and receive your unique promotion code. Once you have the promotion code, follow the links provided to redeem through the Microsoft online store.

## Terms and Conditions:

Office 365 Business Premium and Microsoft 365 Business are subject to the Microsoft Online Service Terms at <https://portal.office.com/Commerce/Mosa.aspx>.

## Mastercard Receipt Management

### Program Description:

Mastercard offers a mobile Receipt Management application for all **Small Business Card Cardholders** in the United States at no additional **charge**. Business owners and employees can snap photos of receipts to store them securely in the cloud. This will help businesses to better understand their expenses and manage their financial health. Receipts are foundational to better cash management for small businesses and the Mastercard Receipt Management app helps them categorize expenses (including personal vs. business), attach detailed notes, easily export data, and view clear reporting. Sort and view stored receipts based on merchant name, purchase date, amount, or expense category. Once the information is in the system, easily export your receipt images and/or the associated expense data to share with a bookkeeper or accountant.

### Eligibility and Activation:

To use the app simply search for and download the iOS or Android version of **Mastercard Receipt Management** from the Apple or Google app store. Then use your valid Mastercard **Small Business Card** (issued by a U.S. financial institution) to activate the mobile app.

## Mastercard Business Assistant

Mastercard® Business World Elite offers you the Mastercard Business Assistant Service. Imagine your own Assistant 24 x 7 x 365, where knowledgeable experts can assist with all your business needs, whenever you need it. This provides robust, personalized features that will save you time and simplify your busy day, such as:

- Local experts who can provide on-site assistance with everyday business needs like helping identify the best location for a client meeting or installing a new printer.
- Reminder service for those dates or events that you can't afford to miss. Let the Mastercard Business Assistant assist you today, so you can get back to business! Mastercard service experts look forward to assisting you at **1-844-281-5031**.

## PEACE OF MIND

## Cellular Wireless Telephone Protection – Commercial

### Evidence of Coverage:

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below.

### A. To get coverage:

You must **charge** your monthly **Eligible Cellular Wireless Telephone** bill to your **Covered Card**. You are eligible for

coverage the first day of the calendar month following the payment of your **Eligible Cellular Wireless Telephone** bill to your **Covered Card**. If you pay an **Eligible Cellular Wireless Telephone** bill with your **Covered Card** and fail to pay a subsequent bill to your **Covered Card** in a particular month, your coverage period changes as follows:

1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment to your **Covered Card**; and
2. Your coverage resumes on the first day of the calendar month following the date of any future payment of your **Eligible Cellular Wireless Telephone** bill with your **Covered Card**.

### B. The kind of coverage you receive:

- Reimbursement for the actual cost to replace or repair a **Stolen** or **damaged Eligible Cellular Wireless Telephone**.
- Coverage ends on the earliest of: The date you no longer are a **Cardholder**; the date the **Eligible Account** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; the date the **Group Policy** is terminated.

### C. Coverage limitations:

Coverage for a **Stolen** or **damaged Eligible Cellular Wireless Telephone** is subject to the terms, conditions, exclusions, and limits of liability of this benefit. The maximum liability is \$800 per claim, and \$1,000 per 12-month period. Each claim is subject to a \$50 deductible. Coverage is limited to two (2) claims per 12 month period.

Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This "noncontribution" clause will take precedence over a similar clause found in other insurance or indemnity language.

### D. What is NOT covered:

The following items are excluded from coverage under the **Group Policy**:

- **Eligible Cellular Wireless Telephone** accessories other than the standard battery and standard antenna provided by the manufacturer;
- **Eligible Cellular Wireless Telephones** that are **lost** or **Mysteriously Disappear**;
- **Eligible Cellular Wireless Telephones** under the care and control of a **common carrier**, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;
- **Eligible Cellular Wireless Telephones Stolen** from baggage unless hand-carried and under the **Eligible Person's** supervision or under the supervision of the **Eligible Person's traveling companion** who is previously known to the **Eligible Person**;
- **Eligible Cellular Wireless Telephones Stolen** from a construction site;

- **Eligible Cellular Wireless Telephones** which have been rented or leased from a person or company other than a cellular provider;
- **Eligible Cellular Wireless Telephones** which have been borrowed;
- **Eligible Cellular Wireless Telephones** that are received as part of a pre-paid plan;
- Cosmetic **damage** to the **Eligible Cellular Wireless Telephone** or **damage** that does not impact the **Eligible Cellular Wireless Telephone's** ability to make or receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls);
- **Damage** or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or **damage** from inherent product defects or vermin;
- **Damage** or theft resulting from mis-delivery or voluntary parting from the **Eligible Cellular Wireless Telephone**;
- Replacement of **Eligible Cellular Wireless Telephone(s)** purchased from anyone other than a cellular service provider's retail or internet store that has the ability to initiate activation with the cellular service provider;
- Taxes, delivery or transportation **charges** or any fees associated with the service provided; or
- **Losses** covered under a warranty issued by a manufacturer, distributor or seller.

In addition, we shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit under the **Group Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

#### E. How to file a claim:

Call **1-800-mastercard** or go to **www.mycardbenefits.com** to open a claim. You must report the claim within 90 days of the **loss**, or as soon as reasonably possible, or the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of **loss**. Written proof of **loss** must be submitted to our **Administrator** within 120 days of the **loss** or the claim may not be honored. Required documentation may include but is not limited to the following:

- Your card statement reflecting the monthly **Eligible Cellular Wireless Telephone** payments for the month preceding the date the **Eligible Cellular Wireless Telephone** was **Stolen** or suffered **damage**;
- A copy of your current wireless service provider's billing statement;

- If a claim is due to **damage**, a copy of the repair estimate and photos of the **damage**;
- If the claim is due to theft, a copy of the police report filed within 48 hours of the theft;
- Any other documentation or information reasonably requested by us to support the claim.

#### Legal Disclosure:

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the **Cardholder**, at no additional **charge**.

The insurance benefits are provided under the **Group Policy** issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and **EOC** are governed by the **Group Policy**.

**Effective date of benefits:** This Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

**Cancellation:** The policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all **Cardholders**. If the policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

**Benefits to you:** These benefits apply only to **Eligible Accounts** issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and **damages** under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your **Eligible Account** is suspended or cancelled, subject to the terms and conditions of coverage.

**Transfer of rights or benefits:** The **Group Policy** is not assignable, but the benefits may be assigned.

**Intentional Misrepresentation and Fraud:** If any request for benefits made under the **Group Policy** is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the **Group Policy**, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the **loss**.

**Due Diligence:** You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any **loss** or **damage** insured under the **Group Policy**.

**Subrogation:** If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

**Salvage:** If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

**Severability of Provisions:** If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the **Group Policy**, the **Group Policy** shall control.

**Washington Residents:** For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The **EOC**, Key Terms, and Legal Disclosures are in the entire agreement between you and us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Benefits and the **Group Policy**, the Guide to Benefits shall control.

## Mastercard ID Theft Protection (IDT)

### Program Description:

Mastercard ID Theft Protection provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering prevents identity theft by monitoring the Internet, indexed and not, searching for compromised credentials and potentially damaging use of **cardholders'** personal information in order to detect fraud at its inception.

### Eligibility:

**All Mastercard Small Business cardholders in the US are eligible for this coverage.**

### Access:

Simply contact **1-800-Mastercard** if you believe you have been a victim of Identity Theft.

### Services provided:

Services provided are on a 24-hour basis, 365 days a year. In order to receive the following services, you must enroll at <https://mastercardus.idprotectiononline.com/>. The services include:

**Online Monitoring Dashboard (requires activation):** The online monitoring dashboard is the primary user interface for **cardholders**. It serves as a repository of all the personally identifiable information (PII) data the **cardholder** wants to monitor, tracks and displays **cardholders'** risk score, and provides access to identity protection tips. It is also the platform for **cardholders** to respond to identity theft alerts.

**Monthly Risk Alert / Newsletter:** **Cardholders** will receive a monthly newsletter with information on the **cardholder's** risk score, and articles pertaining to good identity theft practices.

**Identity Monitoring:** IDT searches the internet to detect compromised credentials and potentially damaging use of **cardholders'** personal information, and alerts them via email so that they can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:

- Email addresses
- Debit/credit cards
- Bank Accounts
- Web logins; username and password
- Medical insurance cards
- Drivers' license
- Loyalty cards
- Affinity cards
- Passport number
- **Vehicle** Insurance cards
- Social Security Number

Mastercard is offering **cardholders** the above-mentioned protections through Iris OnWatch, Generali Global Assistance's proprietary internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, Iris is tracking thousands of websites and millions of data points, and alerting **cardholders** whose personal information they find has been compromised online. This information is being gathered in real-time so that **cardholders** have the opportunity to react quickly and take the necessary steps to protect themselves.

**Resolution Services:** **Cardholders** will have access to a team of identity theft resolution specialists, available 24 hours a day, 365 days a year to help resolve **cardholders'** identity theft incidents and prevent further **damage**. The resolution specialists are native speakers of English, French and Spanish, and are based out of Bethesda, Maryland. **Cardholders** are given the option to give limited power of attorney (LPOA) to the specialist, to allow them to conduct resolution activities on the **cardholders'** behalf, including contacting police, credit

agencies, and other authorities, translating information, and closing and replacing breached accounts.

**Lost Wallet Assistance: Cardholders** will be provided assistance with notifying the appropriate issuing authorities to cancel and replace **stolen** or missing items, such as their debit/credit, Social Security card, and passport.

**Emergency Cash Advance and Travel Arrangements: Cardholders** are provided an emergency cash advance of up to \$500 and assistance with making travel arrangements, including airline, hotel, and car rental reservations. This service is available when an ID theft event occurs more than 100 miles away from the **cardholders'** primary place of residence.

**Single Bureau Credit Monitoring: Cardholders'** TransUnion credit file will be monitored for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the **cardholders'** TransUnion credit file so they can take immediate action to minimize **damage**.

**Financial Account Takeover:** IDT monitors **cardholder's** high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Monitored transactions include:

- Credit cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

An alert is sent to the **cardholder** if a series of knowledge-based authentication questions are used to authenticate the account's user. To take advantage of this service, the **cardholder** must enter the accounts they wish to protect on the dashboard.

**URL and Domain Monitoring:** IDT identity monitoring services are enhanced by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for **cardholders'** business URL and domain within corporate data breaches, malicious third-party botnets, and criminal forums.

For more information regarding the services stated above and additional information, please visit <https://mastercardus.idprotectiononline.com/>.

**Charges:**

There is no **charge** for these services, they are provided by your Financial Institution.

**Services NOT provided:**

- When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
- When your financial institution or card issuer which provides this Service, has investigated the event and deemed you are responsible for the **charge** or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

**Program provisions for Mastercard ID Theft Protection:**

This service applies only to you, the named Mastercard **cardholder**. You shall use due diligence and do all things reasonable to avoid or diminish any **loss** or **damage** to property protected by the program. The provider, Generali Global Assistance, relies on the truth of statement made in the Affidavit or declaration from each **cardholder**. This service is provided to eligible Mastercard **cardholders** at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible Mastercard **cardholders**, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-Mastercard**.

**Mastercard Global Service**

Mastercard Global Service® provides worldwide, 24-hour assistance with **lost** and **stolen** card reporting, emergency card replacement, and emergency cash advance. Call Mastercard Global Service immediately to report your card **lost** or **stolen** and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days most everywhere else.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-Mastercard (1-800-627-8372)**. When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll free from over 80 countries worldwide. Some of the key toll free Mastercard Global Service telephone numbers are:

Australia .....	1-800-120-113
Austria.....	0800-070-6138
France .....	0-800-90-1387
Germany.....	0800-071-3542
Hungary .....	06800-12517
Ireland .....	1-800-55-7378
Italy.....	800-870-866
Mexico .....	001-800-307-7309
Netherlands.....	0800-022-5821
Poland .....	0-0800-111-1211
Portugal.....	800-8-11-272
Spain .....	900-822-756
United Kingdom.....	0800-96-4767

For additional information, or for country-specific toll-free telephone numbers not listed above, visit our website at [www.mastercard.com](http://www.mastercard.com) or call the United States collect at **1-636-722-7111**.

### Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and **1-800-Mastercard** for card benefits. When traveling outside the United States, call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

### ATM Locations:

Call **1-877-FINDATM (1-877-346-3286)** to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at [www.mastercard.com](http://www.mastercard.com) to use our ATM locator. You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

## MasterRental Insurance Coverage

### Evidence of Coverage:

- Pursuant to the below terms and conditions, when you rent a **vehicle** for thirty-one (31) consecutive days or less with your **covered card**, you are eligible for benefits under this coverage.
- Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

### A. To get coverage:

The rental **vehicle** must be rented primarily for business purposes, and you must initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental **charges**) with your **covered card** and/or the accumulated points from your **covered card** at the time the **vehicle** is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental **vehicle**, at least one (1) full day of rental must be billed to your **covered card**.

You must decline the optional collision/**damage** waiver (or similar coverage) offered by the rental company when coverage is secondary.

You must rent the **vehicle** in your own name and sign the **rental agreement**.

Your **rental agreement** must be for a rental period of no more than thirty-one (31) consecutive days. Rental periods that exceed or are intended to exceed thirty-one consecutive days are not covered.

### B. The kind of coverage you receive:

We will pay for the following on a primary basis:

- Physical **damage** and theft of the **vehicle**, not to exceed the limits outlined below.
- Reasonable **loss** of use **charges** imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of

service. **Loss** of use **charges** must be substantiated by a location and class specific fleet utilization log.

- Towing **charges** to the nearest collision repair facility.
- Theft or **damage** to personal effects in transit in the rental **vehicle** or in any building en route during a **trip** using the rental **vehicle**. You must first file under other applicable insurance (e.g., home or business), and then we'll cover whatever is not covered by your insurance under our Secondary Personal Effects Insurance. Maximum coverage per rental period is \$1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed \$2,000.

This coverage is not all-inclusive, which means it does not cover such things as personal **injury** or personal liability. It does not cover you for any **damages** to other **vehicles** or property. It does not cover you for any **injury** to any party.

### C. Coordination of Benefits:

When MasterRental is provided on a secondary basis and a covered **loss** has occurred the order in which benefits are determined is as follows:

1. You or an **authorized driver's** primary auto insurance;
2. Collision/**damage** waiver provided to you by the rental agency;
3. Any other collectible insurance;
4. The coverage provided under this **EOC**.

If you or an **authorized driver's** primary auto insurance or other coverage has made payments for a covered **loss**, we will cover your deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

Note: In certain parts of the United States and Canada **losses** to rental **vehicles** that are covered by your personal **vehicle** insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Contact your insurance provider for full coverage details pertaining to your personal **vehicle** liability insurance policy (or similar coverage).

- If the **vehicle** is rented primarily for business purposes or outside the **cardholder's** domiciled country, coverage is considered primary coverage.

### D. Who is covered:

The **covered card cardholder** and those designated in the **rental agreement** as **authorized drivers**. You, your associates, and immediate family are covered by Secondary Personal Effects Insurance subject to the limits expressed above.

### E. Excluded rental vehicles:

- **Vehicles** not required to be licensed.
- All full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road **vehicles**, and other recreational **vehicles**.
- Trailers, motorbikes, motorcycles, and any other **vehicle** having fewer than four (4) wheels.

- Antique **vehicles** (**vehicles** that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines.

#### F. Where you are covered:

Coverage is not available in countries where:

- a. This **EOC** or the **group policy** is prohibited by that country's law; or
- b. The terms of the **EOC** or **group policy** are in conflict with the laws of that country.

#### G. Coverage limitations:

We will pay the lesser of the following:

- a. Reasonable and customary **charges** of repair or the actual repair amount;
- b. Wholesale market value less salvage and depreciation;
- c. The rental agencies' purchase invoice less salvage and depreciation;
- d. The contractual liability assumed by you or an **authorized driver** of the rental **vehicle**;
- e. The actual cash value.

In addition, coverage is limited to \$500 **USD** per incident for reasonable **loss** of use **charges** imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service.

We will not pay for or duplicate the collision/**damage** waiver coverage offered by the rental agency.

#### H. What is NOT covered:

- Personal Effects Insurance does not cover animals, automobile equipment, motorcycles, boats, motors, sporting equipment, personal computers, household furniture, contact lenses, hearing aids, artificial teeth and limbs, currency, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, **delays**, **loss** of market, or indirect or consequential **losses** or **damages** of any kind.
- **Vehicle** keys or rental company portable Global Positioning Systems (GPS).
- **Vehicles** not rented by the **cardholder** or **authorized user** on the **covered card**.
- Any person not designated in the **rental agreement** as an **authorized driver**.
- Any obligations you assume other than that what is specifically covered under **rental agreement**.
- Any violation of the written terms and conditions of the **rental agreement**.
- Any **loss** that occurs while driving under the influence of drugs or alcohol.
- Any **loss** associated with racing or reckless driving.
- **Losses** involving the theft of the rental **vehicle** when you or an **authorized driver** cannot produce the keys to the rental **vehicle** at the time of reporting the incident to police and/or rental agency, as a result of negligence. **Loss** of keys is considered negligence.

- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Subsequent **damages** resulting from a failure to protect the rental **vehicle** from further **damage**.
- Blowouts or tire/rim **damage** unless caused by theft, vandalism or **vehicle** collision.
- Any **damage** that is of an intentional or non-accidental nature, caused by you or an **authorized driver** of the rental **vehicle**.
- Depreciation, diminishment of value, administrative, storage, or other fees **charged** by the **vehicle** rental company.
- **Vehicles** with a **rental agreement** that exceeds or is intended to exceed a rental period of thirty-one (31) consecutive days from a rental agency.
- **Losses** resulting from any kind of illegal activity.
- **Damage** sustained on any road not regularly maintained by a municipal, state, or federal entity.
- **Losses** as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Any **loss** involving the rental **vehicle** being used for hire, for commercial use, or as a public or livery conveyance.
- Theft of, or **damage** to, unlocked or unsecured **vehicles**.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- Rentals made on a monthly basis.
- Items not installed by the original manufacturer.
- Inherent **damage**.
- **Damage** to windshields which is not the result of a collision or roll-over (**damage** to a windshield is covered if such **damage** is due to road debris or road hazard).
- Leases or mini leases.
- Indirect or direct **damages** resulting from a covered claim.
- **Charges** for gasoline or airport fees.

In addition, We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit under the **group policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

#### I. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the **loss** or the claim may not be honored.
- You may choose to assign your benefits under this insurance program to the rental agency from which you rented your

**vehicle.** Please contact us or our designated representative for further details.

- Submit the following documentation within one hundred and eighty (180) days of the incident or the claim may not be honored:

- o Receipt showing the **vehicle** rental **charge**.
- o Statement showing the **vehicle** rental **charge**.
- o The **rental agreement** (front and back).
- o Copy of Your valid driver's license (front and back).
- o Copy of the declarations page of any primary **vehicle** insurance and other valid insurance or coverage if applicable.
- o Police report when the **vehicle** is **stolen**, vandalized (regardless of the **damage**), or involved in a collision that requires the **vehicle**; to be towed, in a multi-**vehicle** collision, or the **vehicle** is not drivable.
- o Police report detailing the theft of personal items.
- o Replacement receipt for personal effect items.
- o Itemized repair estimate from a factory registered collision repair facility.
- o Copy of the **vehicle** rental company promotion/discount, if applicable.
- o Copy of the **vehicle** rental location class specific fleet utilization log, if **loss** of use **charges** are being claimed. You must secure this log from the rental agency.
- o Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## Mastercard Travel and Lifestyle Services

As a World Elite Mastercard® or World Elite Debit Mastercard® **cardholder**, you have access to Mastercard® Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rental and more\*. Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard® **cardholder**, you have access to a lifestyle manager that will help you plan your vacation - complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee\*\* and Mastercard Hotel Stay Guarantee\*\*\* which deliver value and peace of mind.

\* Travel & Lifestyle Services are provided by Ten Lifestyle Group plc. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

\*\* Mastercard Lowest Hotel Rate Guarantee: If you book a qualifying 'prepaid hotel rate' or 'pay at local hotel rate' hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for the same

dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. To receive a refund you must submit a claim as described in the Terms & Conditions prior to your stay and at least seventy-two (72) hours before the date of your reservation check-in.

\*\*\* Mastercard Hotel Stay Guarantee: The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Ten Lifestyle Group plc, the designated travel agent for the Mastercard Travel & Lifestyle Services program at Toll Free (US) **1-800-336-6420** during your stay and a Ten lifestyle manager will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations. Certain terms, conditions and exclusions apply.

Certain terms, conditions and exclusions apply. Full details are available at <https://travel.mastercard.com/us/en-us/world-elite/product/terms>.

## MERCHANT BENEFITS

### Mastercard Premium Easy Savings® Program

World Elite Mastercard® and World Elite Debit Mastercard® offer you a premium experience of the Easy Savings program. In addition to all of the savings you receive in the Easy Savings program, the Premium Easy Savings program delivers more upscale merchant offers, both in the US and when traveling to other countries where Easy Savings exists. If you receive automatic rebates from the Easy Savings program in the US, the same terms and conditions (described below) will apply to the Premium Easy Savings program:

### Mastercard Easy Savings® Program

If you already receive all the automatic rebates in the Program and/or have already registered in the Program, the terms and conditions of this tier of the Program are outlined below:

### Cardholder Terms & Conditions for Mastercard Easy Savings® Program - U.S. Small Business and Mastercard Easy Savings® Program - U.S. Commercial

Mastercard International Incorporated ("Mastercard") is providing these Mastercard Easy Savings® Program - Terms and Conditions ("Terms and Conditions") with respect to your U.S. Mastercard small business signature debit, prepaid, or credit card (each, a "**Small Business Card**") and/or U.S. Mastercard Multi Card card, Mastercard Purchase Card card, and/or Mastercard Corporate Card (each, a "Commercial Card"). Upon receipt or affirmative acceptance of these Terms and Conditions, you hereby accept the Terms and Conditions for the applicable Mastercard Easy Savings® Program - U.S. Small Business and/or the Mastercard Easy Savings® Program - U.S. Commercial (each, as applicable, the "Program"). You

further accept these Terms and Conditions and ratify this acceptance by using, receiving or accepting any benefit of a rebate under the Program.

If you do not wish to participate in the Program, please contact your issuing bank.

These Terms and Conditions set forth the terms applicable to your use of the Program. The Program provides you with automatic rebates on eligible purchases from participating merchants in the United States if you use an eligible, enrolled Mastercard **Small Business Card** or Commercial Card. Please read these Terms and Conditions carefully and keep them for your records.

In these Terms and Conditions, the words "you" and "your" mean the person or entity to whom a Card, as defined below, has been issued and any person or entity that you allow to use a Card, and the words "we," "us" and "our" mean Mastercard. "Program Website" means [www.easysavings.com](http://www.easysavings.com) for the Mastercard Easy Savings® Program - U.S. Small Business or [www.easysavings.com/commercial](http://www.easysavings.com/commercial) for the Mastercard Easy Savings® Program - U.S. Commercial (or such other websites as Mastercard may establish for the Program).

**Participation:** For Mastercard Easy Savings® Program - U.S. Small Business only: If you have been notified by the issuer that issued your Mastercard **Small Business Card** that your Mastercard **Small Business Card** has been automatically enrolled in the Program, you may participate in the Program effective as of the date indicated in the notification from the issuer. You may also go to [www.easysavings.com](http://www.easysavings.com) and register to receive program updates, and see your and/or your employees' card rebates at that site. If you have been notified by the issuer that issued your Mastercard Commercial Card that your Mastercard Commercial Card has been enrolled in the Program, you may participate in the Program immediately.

The Program is available only to **cardholders** using eligible, enrolled **Small Business Cards** or Commercial Cards, as applicable, issued by a United States financial institution ("Cards"). You must be enrolled in the Program prior to using a Card at a Merchant, as defined below, or to receive the rebate benefits of the Program.

If you access the Program Website or use the Program, you also accept the Terms and Conditions as posted on the Program Website and as posted at:

For Mastercard Easy Savings® Program - U.S. Small Business: [http://www.mastercard.com/easysavings/common/en\\_US/termsconditions.html](http://www.mastercard.com/easysavings/common/en_US/termsconditions.html), as may be amended from time to time.

For Mastercard Easy Savings® Program - U.S. Commercial: [http://www.mastercard.com/easysavings/common/en\\_MM/termsconditions.html](http://www.mastercard.com/easysavings/common/en_MM/termsconditions.html), as may be amended from time to time.

If you request a user ID to access rebate information on the Program Website, Mastercard may need to validate your Card in order to ensure that you can receive applicable rebates and as part of this validation an authorization hold of \$1 may appear on your account information. Once the validation is

confirmed, usually within 2-7 days, this authorization hold will be removed from your account.

**Your Data:** You agree to the terms of the Program's privacy notice as posted at <https://www.mastercard.com/us/business/en/common/privacypolicy.html>, as may be amended from time to time. You acknowledge and agree that your issuing bank and Mastercard may share and use data regarding you, your personnel and such Card usage with each other and with third parties, such as Merchants and service providers, to operate the Program and for internal operational purposes, including, but not limited to, sending you and your personnel emails regarding the Program.

**Merchant Offers:** Merchants that are participating in the Program ("Merchant(s)") may provide offers for rebates on purchases of goods or services ("Offers") at participating Merchant locations for Cards. The amount of any rebate and other terms and conditions applicable to a rebate will be determined by the Merchant, and are subject to change at any time and without notice. Please refer to any disclosures provided by your issuing bank and the Program Website for any details on any Offer terms and conditions. Offers may be redeemed only at participating Merchant locations. See the Program Website for the latest information on available Offers. Certain issuers may restrict your access to: (i) or the ability to make purchases from, certain Merchants; (ii) certain Offers; or (iii) certain elements of the Program for other purposes. Please refer to the Offer details provided by your issuing bank, the Program Website, and/or the Offer details below for the latest information on available offers.

**Offer Acceptance:** When you purchase goods or services using a Card from a participating Merchant, you will receive a rebate on your purchase, subject to any terms and conditions of the Offer and provided that the purchase transaction: (a) originated in the United States, (b) is authorized, settled and cleared through the Mastercard Global Clearance and Processing System, and (c) is not a PIN-based transaction. The rebate will not appear on your receipt at the point of sale. The form of the rebate may be a credit to your Card account or the rebate may be in another form, as determined by the Issuer. If a rebate is credited to your Card account, please note that it might not appear on the same statement as the related purchase. There may be a delay of up to one statement cycle in crediting a rebate. Please note that rebates will be based on the standard currency related to your Card.

**Reversals:** All or a portion of a rebate may be reversed in certain circumstances, including without limitation, upon a return, dispute, adjustment, or fraudulent card activity.

**Disclaimer of Liability:** Mastercard's role under the Program is limited to processing information regarding Offers on behalf of Merchants and the issuing banks. Mastercard is not responsible for any Offers or rebates, your ability to use Offers or rebates, the crediting of any rebates to your Card account, reversals of Offers or rebates, accuracy or completeness of information about Offers or rebates, or any acts or omissions of the issuing banks or Merchants. Mastercard provides the Program on an "AS IS" basis, and Mastercard disclaims any

and all warranties, including without limitation, any warranties of merchantability or fitness for a particular purpose, except as required by applicable law. Mastercard is not liable to you for any **damages** that you suffer in connection with your participation in the Program, unless the **damage** results directly from Mastercard's failure to perform the express obligations under these Terms and Conditions. Mastercard and its affiliates, its respective directors, officers, employees, agents, and successors and assigns, are not responsible, and shall not be liable for, any direct, indirect, special, incidental, or consequential **damages** (including **lost** profits). Without limiting the foregoing, Mastercard is not responsible for any Card account fees or penalties that you incur on your Card, including fees and penalties that may result from rebate reversals. Any tax liability resulting from your participation in the Program shall be your sole responsibility, and not Mastercard's responsibility or the responsibility of any Merchant or the issuing bank. Merchants or the issuing bank may report information regarding the Program and your participation in it to tax authorities. Merchants and the issuing bank may not vary these Terms and Conditions as applied to the relationship between you and Mastercard and may not make any commitments that are binding on Mastercard.

**Program Information:** By registering on the **easysavings.com** site, you agree to receive Program information via email and to advise Mastercard of any change in your email address by providing updated information via the Program Website. Please note that Mastercard will use information regarding purchase transactions initiated with your enrolled Card(s) to provide you with reports via the Program Website as well as for other purposes as determined by Mastercard.

**Termination:** You may terminate your participation in the Program at any time by notifying your issuing bank. There may be a delay of up to 30 days in effecting such termination, and reversals or adjustments of rebates may continue after termination, as determined in Mastercard's discretion. Mastercard or your issuing bank may terminate your participation in the Program at any time, without notice unless required by law. Mastercard reserves the right to add or terminate any participating Merchant or any Offer without notice. Any terms, which by their nature should survive the termination of these Terms and Conditions, shall survive.

**Change of Terms:** Mastercard can add to, delete from, or change (each, a "change") the terms of these Terms and Conditions and/or the Program at any time. Mastercard will notify you of changes by posting the revised terms and conditions on the Program Website.

**Questions Regarding the Program:** You should direct any questions related to the Program, Offers, any Program restrictions, or rebates to your issuing bank.

**Disputes:** Any disputes regarding Offers or rebates, or your ability to participate or receive them, may be determined by Mastercard, by your issuing bank, or Merchants. That resolution will be final and binding on you.

**Additional Terms:** Your issuing bank and Merchants may impose additional terms on your participation in the Program.

These Terms and Conditions are in addition to, and do not amend or replace, your card agreement with your issuing bank.

**Miscellaneous:** These Terms and Conditions will be governed by the laws of New York State, without regard to conflict of law principles. Any dispute arising out of or in connection with the interpretation or performance of these Terms and Conditions, that is not settled in accordance with the section of these Terms and Conditions entitled "Disputes", shall be finally settled by the Courts located in the City and State of New York, which shall have exclusive jurisdiction. YOU AND MASTERCARD HEREBY WAIVE ANY RIGHT TO A JURY TRIAL. You may not assign your rights under these Terms and Conditions. Mastercard may assign its rights and obligations at any time. The invalidity of any provision of these Terms and Conditions will not affect the validity of the remaining portions. Any waiver by Mastercard of its rights under these Terms and Conditions is binding only if in a writing signed by Mastercard. The use of your issuing bank and Merchant names and logos in the Program is by permission only.

#### **Mastercard Easy Savings® Program U.S. Small Business**

**– Participating Merchants Offer Details:** Restrictions, conditions, and limitations apply. Visit the Merchant detail pages at **www.easysavings.com** for more details.

#### **Mastercard Easy Savings® Program for Commercial**

**– Participating Merchants Offer Details:** Restrictions, conditions, and limitations apply. Visit the Merchant detail pages at **www.easysavings.com/commercial** for more details.

© Mastercard, Mastercard Easy Savings Program, MASTERCARD EASY SAVINGS PROGRAM FOR COMMERCIAL and the Mastercard brand marks are registered trademarks of Mastercard International Incorporated. All third-party product and service names referenced herein are trademarks of their respective owners.

### **ShopRunner Program**

ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited free two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home, gifts and more. Retailers include Neiman Marcus, Lord & Taylor, American Eagle, Tory Burch, Calvin Klein, Kate Spade, 1-800-Flowers.com and many more.

#### **Eligibility:**

To be eligible for a free ShopRunner membership, you must be a valid World Elite **cardholder** who holds a Mastercard issued by a U.S. financial institution.

#### **How to use the ShopRunner benefit:**

- Create a ShopRunner account on the **www.shoprunner.com/mastercard** website.
- Shop at the participating merchants from the merchant site, from the links on the ShopRunner site, or from the ShopRunner mobile app.

- Once you are logged into your account, the free shipping benefit is applied, provided the item is eligible for free shipping.
- ShopRunner members also enjoy free return shipping on their orders placed with ShopRunner.

### Terms and Conditions:

Full Terms & Conditions are found at [www.shoprunner.com/terms/sr/](http://www.shoprunner.com/terms/sr/).

- ShopRunner members are entitled to free two-day shipping on all eligible purchases as well as free returns.

### Shipping:

- Eligible items will ship within 2 business days via shipping partners like UPS and FedEx. ShopRunner only ships to physical addresses in the United States, including, in most cases, Alaska, Hawaii and Puerto Rico, but in some cases, certain regions cannot be reached in two days. Any shipment to a PO Box, APO/FPO/DPO or international address is excluded from the ShopRunner program.
- Items that are eligible for ShopRunner benefits will be designated on the Retailer's site. ShopRunner is only available for certain online purchases and certain products on a Retailer's site, and ShopRunner may not be available on all web browsers (e.g., mobile websites, smart phone mobile or tablet applications). Certain Retailers may require a minimum aggregate order value in order for an order to be eligible for ShopRunner benefits.

### Returns:

- For returns of eligible items, ShopRunner members must follow the Retailer's return policies and instructions.
- In the event that a merchant who participates in the ShopRunner service offers free return shipping, the **cardholder** will return the ShopRunner eligible item through the merchant's standard process.
- For returns of eligible items purchased via the ShopRunner service, for which the merchant does not offer free return shipping, ShopRunner will provide **cardholder** with a postage paid return label that can be used to return items back to the merchant. To obtain your ShopRunner pre-paid return label simply sign in to the My Account section on [www.shoprunner.com](http://www.shoprunner.com). Next to each ShopRunner eligible order there is a link to generate a pre-paid return label. Print the label, affix it to your return packaging and follow the rest of the Retailer's return instructions.

## Lounge Key - Airport Lounge Access

### Description

Airport lounge access provided by Lounge Key is available to all eligible U.S. World Elite Mastercard **cardholders**. **Cardholders** can use their U.S. World Elite Mastercard or digital card to access an airport lounge in a seamless way, as follows:

- Eligible **cardholders** will have lounge membership with "pay as you go" lounge visits at only \$32 per visit, per person.

- Membership to 1000+ Lounge Key lounges in 120+ countries and in over 400 airports regardless of airline, frequent flyer membership or class of ticket.

Lounge Key ensures affluent **cardholders** have the opportunity to relax, refresh and enhance their airport experience as they wait for their flight.

### Detail

#### Who Is Eligible:

U.S. issued World Elite Mastercard **cardholders** whose issuing bank has completed the enrollment process.

#### How Lounge Key Works:

1. Before traveling, eligible **cardholders** can log on to their Lounge Key website or access the Smartphone App and view a list of participating lounges and experiences.
  2. Eligible **cardholders** will enjoy complimentary refreshments, newspapers and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).
  3. To gain access to the lounges, an eligible **cardholder** only needs to quote "Lounge Key" at the participating lounge and present their eligible World Elite Mastercard card to the lounge operator, or present their Lounge Access QR Code found in the Lounge Key app.
  4. A list of participating lounges can be found and viewed using the Lounge Key website or app.
- FAQs can be viewed online at <https://www.loungekey.com/en/faq>
  - Contact Lounge Key at <https://www.loungekey.com/en/contact-us> or +1 469 334 4174 for customer support.
  - Terms of Use can be viewed online at <https://www.loungekey.com/en/terms-of-use>
  - Conditions of Use can be viewed online at <https://www.loungekey.com/en/conditions-of-use>

## Terms and Conditions for MasterAssist

This document details the MasterAssist™ services available to you as a member of the plan described as follows.

**Eligibility:** In order to be eligible for the services and benefits offered by Mastercard International through the **Assistance Center**, You must be a beneficiary as defined below.

Membership to the program is non-transferable.

**Duration of Coverage:** As long as You remain a Mastercard **cardholder** in good standing, You will have access to the assistance services described herein.

**Availability of Services:** MasterAssist is available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate by the **Assistance Center** to guarantee service. The Beneficiary may contact MasterAssist prior to embarking on a covered **trip** to

confirm whether or not services are available at his/her **destination(s)**.

**Access:** The services and benefits offered in the Mastercard program will be arranged by the **Assistance Center**.

**For 24-hour emergency assistance call the Mastercard Assistance Center at:**

Toll free number in the United States: **1-800-307-7309**

Outside the United States, call collect at **1-636-722-7111**

## I. GENERAL DEFINITIONS

**Beneficiary:** An eligible Mastercard **cardholder** in good standing whose card has been issued by an institution located in the United States and with his/her permanent address of residence within the United States; such as a **cardholder's** spouse; or, a dependent child under the age of nineteen (19) or under the age of twenty-five (25) in the case of a dependent full-time college student. In either case the **family member** resides permanently at the same address as the **cardholder** and is traveling with the **cardholder**.

**Family Member:** Any Beneficiary's common law spouse, and his or her children.

**MasterAssist™:** Service provided by the **Assistance Center** on behalf of Mastercard International.

## II. CONTENT OF THE ASSISTANCE SERVICES

The Beneficiary is entitled to obtain the following services (i) when 100 miles (160km) or more away from such Beneficiary's primary residence; or (ii) while traveling overseas outside the home country of origin.

### 1. TRAVEL MEDICAL EMERGENCY ASSISTANCE

**Referrals to medical services:** If you have a medical emergency while traveling, **MasterAssist will refer you to qualified physicians**, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.

For the convenience of the **cardholder**, MasterAssist will make arrangements for a general practice **physician** to consult the Beneficiary's hotel or current location while traveling. Although MasterAssist service will make every effort, this service may not be available in all states and countries. If a **physician** can not be dispatched, other arrangements will be made by MasterAssist and options will be offered to the Beneficiary. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**.

#### **Hospital admission:**

If you require hospitalization, MasterAssist can organize the hospital admission and, if requested, the guarantee of medical expenses. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be **charged** to the **cardholder's** account, subject to authorization by the Card Issuer.

#### **Medical transportation/Medical evacuation:**

If the MasterAssist medical department determines that adequate medical facilities are not locally available in the

event of an accident or illness, MasterAssist service will arrange for an emergency evacuation to the nearest facility capable of providing adequate care. The MasterAssist service team of **physicians** will be able to make travel recommendations including the mode of transport, whether or not an escort is needed (medical or non-medical), as well as ground transport requirements (for example, wheelchair assistance, ambulance at each end). It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**.

#### **Repatriation of remains:**

In the event of the Beneficiary's death, MasterAssist will arrange for the repatriation of remains to the place of burial in his/her country of residence. Transportation of remains will be subject to international laws and regulations. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**.

#### **Prescription transfer/shipping:**

MasterAssist helps the Beneficiary replace **lost** or misplaced medication or other important items such as eyeglasses or contact lenses, by first endeavoring to find a local resource for replacement, or by locating and arranging prompt shipment of the item or its equivalent (subject to local law).

## 2. TRAVEL SERVICES MEDICAL PROTECTION

If you have a medical emergency away from home, MasterAssist Medical Protection can help you get the best care. MasterAssist Medical Protection is an insurance program.

#### **What is covered:**

- A global referral network of local **physicians**, dentists, hospitals, and pharmacies.
- Emergency treatment by a **physician** or dentist, for covered medical, surgical, and dental conditions arising from illness or accidental **injury** incurred during your **trip**. Each covered individual can receive up to **USD \$2,500** in coverage. (Because coverage is secondary, file with your own insurance company first, then we'll help cover the difference.) There is a deductible of **USD \$50** per person, per **trip**.
- Coverage is limited to emergency medical services resulting from accidental **injury** or emergency illness, which, if not treated immediately, could be expected by a prudent layperson to place a patient's life, or the life of an unborn child, in jeopardy or seriously impair the patient's bodily functions. Emergency illness benefits are limited to a maximum of **USD \$500** per day.
- If you're hospitalized while traveling alone, we'll make arrangements to obtain care. If needed, we'll pay for transportation to another medical facility or your home. If you're traveling with dependent children, we'll arrange, and pay, for their return home if your hospitalization is expected to last 8 days or more.
- When you're traveling alone and hospitalized outside the United States for more than 8 days, we'll make and pay for travel arrangements for a round**trip**, economy-class

ticket to bring a relative or close friend to you. If you need to recuperate in a hotel after hospitalization, we'll pay up to **USD \$75** a day, up to 5 days, to help cover hotel expenses.

- If you die while traveling, we'll arrange for your remains to be sent home, pay for repatriation, and help make arrangements for your travel companions(s) to get home. We would do the same for you if your travel companion(s) should die.
- If one of your immediate relatives dies at home while you're traveling abroad, we'll pay for your return to the United States.
- Coverage is secondary to any existing health and dental coverage (such as worker's compensation, disability benefits law, or similar law) whether or not a claim is filed under such insurance.

#### Who is covered:

- You, your spouse, and unmarried dependent children under age 26, traveling with you.

#### Where you're covered:

- At locales 100 miles or more from your home\*, except in Afghanistan, Iran, Iraq, Kampuchea, Laos, Libya, Myanmar, North Korea, Sri Lanka, Vietnam, and other countries we deem unsafe.

#### When you're covered:

- You're covered from the day you leave until midnight of the 60th day of your **trip**, or the day you return to your city of residence, whichever is sooner. If your **trip** is extended due to a covered illness or **injury**, coverage extends to 48 hours after your return.

#### What is NOT covered:

- Services, supplies, or **charges** not prescribed by, or performed by, or upon the direction of a **physician** or dentist, not medically necessary, rendered by other than hospital providers, not legally obligated to pay in the absence of any coverage.
- Experimental/investigative services, or telephone consultations.
- Medical or dental expenses payable under any existing group health or accident insurance or for any expenses incurred after your return to your city of residence.
- War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** caused by any government, public authority or customs official; risks of contraband; illegal activity or acts and military duty.
- Air travel, except as a passenger on a licensed aircraft operated by an airline or air charter company.
- Non-emergency services, supplies, or **charges**.
- **Injury**, illness, or **loss** due to normal pregnancy or childbirth, professional athletics or training, participation in any athletic events that require payment of any entry fee, including training for such event(s); mountain climbing, motor competition, intentionally self-inflicting harm.

#### Additional information:

- All medical transportation must be approved by both the attending doctor and the **Assistance Center** staff. All other travel benefits must be approved in advance by the Center. All travel will be scheduled, economy class, if original ticket(s) cannot be used. MasterAssist must be given the return ticket(s), or must be reimbursed the value of unused ticket(s). Expenses without prior approval of the **Assistance Center** will not be reimbursed. The maximum amount paid for travel and repatriation costs, beside shipment of remains, is **USD \$10,000** on any single covered **trip**.
- By making a request for assistance, or a claim for health or dental benefits, you assign to the **Assistance Center** the rights to receive benefits and/or reimbursement payable under other health or dental insurance for covered services performed or paid for by the **Assistance Center**.

#### How to file a claim:

1. Call **1-800-Mastercard** to obtain a claim form. Report the claim within 60 days of the completion of the care you receive, or we will not be able to honor your claim.
2. Complete and send the claim form with all documentation to the Mastercard **Assistance Center**.

#### Reminder: Please refer to the Legal Disclosure section.

\*If a **cardholder's** mailing address is in the State of New York, mileage requirement is not applicable.

### 3. LEGAL ASSISTANCE

The Beneficiary is entitled to obtain the following services:

#### Legal Referrals

MasterAssist provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty and language resources. Whenever there is sufficient information to do so, we shall refer you to two or more legal professionals so that the Beneficiary may have the benefit of choosing. MasterAssist uses reasonable efforts to ensure that its referrals are to legal service providers who meet the reasonable professional standards of the country or city where the traveler is located. MasterAssist will also follow up with the Beneficiary in each case to ensure that the service rendered was satisfactory.

#### Legal Assistance – Up to USD \$1,000

If you are jailed (or threatened to be) following a road traffic accident, MasterAssist can appoint and advance the fees of a lawyer. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be **charged** to the **cardholder's** account, subject to authorization by the Card Issuer.

#### Advance payment for bail bond – Up to USD \$5,000

If you are jailed (or threatened to be) following a road traffic accident, MasterAssist shall advance the bail bond. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be **charged** to the **cardholder's** account, subject to authorization by the Card Issuer.

#### 4. TRAVEL PERSONAL ASSISTANCE

MasterAssist will make available to Beneficiary:

- Information for preparing a journey
- Information on visas, passports
- Information on inoculation requirements for foreign travel
- Information on customs and duty regulations,
- Information on foreign exchange rates and value-added taxes
- Referrals to Embassies or Consulates
- Referrals to Interpreters
- Dispatch of an Interpreter

In case of imprisonment, hospitalization or circumstances that demand the services of an interpreter, MasterAssist shall make the necessary arrangements to provide the Beneficiary with an interpreter. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be **charged** to the **cardholder's** account, subject to authorization by the Card Issuer.

#### 5. TRAVEL-ORIENTED EMERGENCY ASSISTANCE

##### Cash advances Up to USD \$5,000

In the event of **lost** or **stolen** cash, Travelers Checks, credit and **charge** cards or in the event that there are no ATMs available at the Beneficiary's location, MasterAssist shall advance cash to the Beneficiary (to be **charged** to **cardholder's** account and subject to authorization by the Card issuer).

##### Urgent message relay

Transmission of urgent messages from the Beneficiary to relatives, business associates, friends residing in his/her country of residence and vice versa.

##### Luggage assistance

MasterAssist shall provide assistance in locating **lost** luggage and shall provide to the Beneficiary regular updates on the location status.

##### Lost document, ticket replacement, and return trip assistance

In case of **loss** or theft of the Mastercard card, travel tickets, passport, visa or other identity papers necessary to return home, MasterAssist will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.

In the event of **loss** or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be **charged** to the **cardholder's** account, subject to authorization by the Card Issuer.

#### III. COST OF THE ASSISTANCE SERVICES PROVIDED

MasterAssist offers valuable emergency assistance services, however it is not insurance coverage. Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of MasterAssist™ Travel Assistance Services (such as, medical or legal bills).

Most of the assistance services are offered to the **cardholder** at no cost; however, according to circumstances and depending on the nature of the requested service, the **Assistance Center** may have to advance payment on behalf of the **cardholder** subject to the **cardholder's** approval. In this case, the advanced payment and associated delivery fees shall be reimbursed to the **Assistance Center** through the debit of the **cardholder's** Mastercard Card account, subject to prior approval of the **cardholder's** issuing bank. In the event approval for the **charge** is not granted by the issuing bank, the payment coverage/monetary advance will not be provided.

#### 6. MASTER ROADASSIST® SERVICE

- If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, just call **1-800-Mastercard** and tell us where you are.
- We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard Card account.
- You are responsible for emergency road service **charges** incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's gone) when the tow truck arrives. Mastercard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.
- Emergency road service is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing **vehicles**, or for over one-ton capacity trailers, campers, or **vehicles-in-tow**.
- If you have a rental **vehicle**, be sure to call the car rental agency before you call **1-800-Mastercard**, as many rental agencies have special procedures regarding emergency road service.

#### Baggage Delay

##### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

##### A. To get coverage:

You must pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/or accumulated points from your **covered card**.

##### B. The kind of coverage you receive:

- Reimbursement for the actual cost of replacing, on an emergency basis, any personal articles (e.g., clothing, hygiene and/or grooming products) or business effects (e.g., uniforms or general office supplies) contained in your **checked baggage**, if the **checked baggage** is **delayed** in getting to you at your scheduled **destination**.
- Coverage begins when the baggage is checked in with the **common carrier** by you. This includes curbside check-in with facility-designated personnel.

- Coverage ends when you regain possession of your **checked baggage** from the **common carrier**. This includes curbside checkout with facility designated personnel.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

### C. Coverage limitations:

Coverage is limited to the actual cost, up to \$250 per claim, of replacing, on an emergency basis, any personal articles or business effects contained in your **checked baggage**. There is a maximum of two (2) claim(s) per twelve (12) month period.

### D. What is NOT covered:

- Plants, shrubs, animals, consumables, and perishables.
- Art objects, antique items, collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes, and film).
- Keys, travelers' checks, visas, documents of any kind, tickets of any kind (e.g. airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Property shipped as freight (including, but not limited to, automobiles and their equipment, motorcycles, gasoline or oils, and electrical freestanding motors).
- Computers, printers, or any computer related equipment.
- Rugs, cameras, radios, CD or DVD players, sporting equipment, cellular phones, or household furniture.
- **Losses** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Losses** resulting from contamination by radioactive or hazardous substances, including mold.
- Items specifically identified or described in and/or insured under any other insurance or indemnity policy.
- Indirect or direct **damages** resulting from a **loss**.
- Any items not contained in your **checked baggage**.

### E. How to file a claim:

- Visit [www.mycardbenefits.com](http://www.mycardbenefits.com) or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the **loss** or the claim may not be honored.
- Report the baggage **delay** to the **common carrier** within twenty-four (24) hours.

- Submit the following documentation within one hundred and eighty (180) days of the incident or the claim may not be honored:
  - o Receipt showing the purchase of travel tickets.
  - o Statement showing the purchase of travel tickets.
  - o **Covered card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points, if applicable.
  - o Copy of the **delayed checked baggage** report or property irregularity report that was submitted to the **common carrier** prior to leaving the terminal premises.
  - o The result of any settlement by the **common carrier**.
  - o Receipts for the covered purchases.
  - o Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## Extended Warranty

### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

- You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.

#### B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer's warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.
- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

#### C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the actual amount **charged** on your **covered card** or \$10,000, whichever is less.

- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.
- We or our **administrator** will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

#### D. What is NOT covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer's warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- Floor models that do not come with an original manufacturer's warranty.
- Motorized **vehicles**, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, and other software.
- All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).
- Any shipping **charges**, transportation and delivery **charges**, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Direct or indirect **loss** resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Indirect or direct **damages** resulting from a covered **loss**.
- Mechanical failure arising from product recalls.
- **Trip**, service, or diagnostic **charges** in the absence of any covered repairs or verified failure.
- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.

- Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- **Losses** caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical **damage** to the item.
- Any exclusion listed in the original manufacturer's warranty.

#### E. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
  - Receipt showing covered item(s).
  - Statement showing covered item(s).
  - Itemized purchase receipt(s).
  - Original manufacturer's (or U.S. store brand) warranty.
  - Service contract or optional extended warranty, if applicable.
  - Itemized repair estimate from a factory authorized service provider.
  - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

### Hotel/Motel Burglary

#### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

You must pay the entire cost of the hotel or motel room with your **covered card** and/or accumulated points from your **covered card**.

#### B. The kind of coverage you receive:

- Reimbursement for the cost of replacing or repairing your item(s) that have been **stolen** or **damaged** resulting from a **burglary** by **forcible entry** into your hotel or motel room.
- Coverage begins when you check into (i.e., occupy the room) the hotel or motel.
- Coverage ends when you check out (i.e. vacate the room and close out the bill) from the hotel or motel. Coverage will not extend beyond the hotel or motel standard check-out time.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

### C. Coverage limitations:

Coverage is limited to the actual cost up to \$1,000 per claim to replace or repair your personal property that has been **stolen** or **damaged** as a result of a **burglary**. There is a maximum of two (2) claim(s) per twelve (12) month period.

### D. Where you are covered:

Coverage applies worldwide.

### E. What is NOT covered:

- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Loss** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- **Loss** resulting from contamination by radioactive or hazardous substances, including mold.
- Personal property contained in the hotel or motel safety deposit box.
- Electronic equipment (including but not limited to, laptops, PDAs, video/film cameras, or hearing aids) or sporting equipment.
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, pets, consumables, and perishables.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.

### F. How to file a claim:

- Visit [www.mycardbenefits.com](http://www.mycardbenefits.com) or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the **loss** or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
  - Receipt showing hotel/motel **charges**.
  - Statement showing hotel/motel **charges**.
  - **Covered card** travel point program statement showing the hotel or motel room was paid for with redeemed points.
  - Police report from the police and hotel/motel listing the items that were **stolen**.
  - Result of any settlement or denial by the hotel or motel.
  - Copy of initial claim report submitted to the hotel or motel.
  - Proof of ownership of each item **stolen** (i.e. original receipts, pictures, etc.).

Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## Identity Fraud Expense Reimbursement

### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

### A. The kind of coverage you receive:

We will reimburse you for **losses** you incur as a result of **identity fraud**.

Coverage is secondary to any other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

### B. Coverage limitations:

Coverage is limited to **eligible expenses**, up to \$5,000 per claim, as a result of **identity fraud**.

### C. Where you're covered:

Coverage applies only to **losses** arising out of an **identity fraud** occurring within any of the fifty (50) United States of America, Canada, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands.

### D. What is NOT covered:

- An act of fraud, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any authorized representative of you, whether acting alone or in collusion with you or others.
- **Damages** or **losses** arising out of any business pursuits, **loss** of profits, business interruption, **loss** of business information, or other pecuniary **loss**.
- **Damages** or **losses** arising from the theft or unauthorized or illegal use of your business name, d/b/a/ or any other method of identifying your business activity.
- Any **lost** wages due to **sickness** or emotional breakdown.
- **Damages** or **losses** of any type for which the financial institution is legally liable.
- **Damages** or **losses** of any type resulting from fraudulent **charges** or withdrawal of cash from a debit or credit card.
- **Damages** or **loss** of any type resulting from fraudulent withdrawals from financial accounts.
- Indirect or direct **damages** or **losses** of any nature.
- Any incident involving a **loss** or potential **loss** not notified to the relevant police authority within seventy-two (72) hours from the date you had knowledge of the **loss**.
- Any costs due to **delay** in providing services, or **damages** resulting from any **delay** in services.
- **Losses** that were incurred or commenced prior to this coverage being provided to you.
- Fees or costs associated with the use of any investigative agencies or private investigators.
- Any **loss** that is not a direct result of **identity fraud**.

- Theft or **damages** of traveler's checks, tickets of any kind, negotiable instruments, cash or its equivalent, passports, or any documents.
- Authorized **charges** that you have disputed based on the quality of goods or services.
- Authorized account transactions or trades that you have disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.

#### E. What to do if you're a victim of identity fraud:

- Call **1-800-Mastercard** upon discovery of **identity fraud** to report the incident;
- Contact all major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud** to place a fraud alert on your credit report;
- File a police report in your local jurisdiction;
- File a complaint with the Federal Trade Commission (FTC). You may be requested to file a report with other agencies as necessary;
- Follow all procedures for recovery and reasonable requests for information and assistance at all institutions affected;
- Maintain a copy of all receipts, bills or other records that support your claim for an **Identity Fraud** Expense Reimbursement payment. These records shall be kept in such manner that can accurately determine the amount of any **loss**;
- Take any other reasonable steps available to protect your identity from any further fraudulent use.

#### F. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. You must inform us or our **administrator** of an **identity fraud** case no later than sixty (60) days from the date of discovery.
- Submit the following documentation within one hundred and eighty (180) days after close of your identify fraud case or the claim may not be honored.
  - o Proof that a fraud alert was placed with each of the major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud**.
  - o Copy of a police report from your local jurisdiction.
  - o Copy of results of any settlement or denial from credit card companies, banks, creditors, collection agencies, etc. concerning your **identity fraud** claim.
  - o Copy of the complaint filed with the Federal Trade Commission (FTC).
  - o Copy of all receipts, bills or other records that support your claim for an **Identity Fraud** Expense Reimbursement payment.
  - o Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Note: **Identity Fraud** Expense Reimbursement is not available to residents of the state of New York.

## Lost or Damaged Luggage

### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

You must pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/or accumulated points from your **covered card**.

#### B. The kind of coverage you receive:

- Reimbursement for the actual cost of repairing or replacing your **checked** or **carry-on luggage** and personal property contained therein that is **lost** or **damaged**.
- Coverage begins when the luggage is checked in or carried on to the **common carrier** by you. This includes curbside check in with facility designated personnel.
- Coverage ends each time you regain possession of the **checked luggage** from, or carry the luggage off of the **common carrier** or twenty-four (24) hours after you depart from the **common carrier**, whichever comes first.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

#### C. Coverage limitations:

Coverage is limited to the actual cost, up to \$1,500 per incident of repairing or replacing your **checked and/or carry-on luggage** and any personal property contained within. There is a maximum of two (2) claim(s) per twelve (12) month period.

#### D. Where you are covered:

Coverage applies worldwide.

#### E. What is NOT covered:

- **Loss** or **damage** of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.
- **Loss** or **damage** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Loss** resulting from contamination by radioactive or hazardous substances, including mold.
- Sporting equipment or musical instruments, unless checked in as luggage with the **common carrier** and for which a claim check has been issued.
- Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or hearing aids).

- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, consumables, and perishables.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Defective material or workmanship, ordinary wear and tear or normal deterioration.
- **Loss** or **damage** not reported within the time period required, as stipulated in the claim procedure.
- **Loss** or **damage** where the **common carrier** completely denies a claim for **checked and/or carry-on luggage**.
- Items excluded under the **common carrier's** coverage (except **carry-on luggage**).
- **Loss** or **damage** where the **common carrier** pays the claim in full or repairs the **damage**.
- Interest or conversion fees that are **charged** to your **covered card** by the financial institution.

#### F. How to file a claim:

- Visit [www.mycardbenefits.com](http://www.mycardbenefits.com) or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Report within twenty-four (24) hours any **loss** or **damage** to the **common carrier**.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
  - Receipt showing the purchase of **common carrier** tickets.
  - Statement showing the purchase of **common carrier** tickets.
  - Copy of initial claim report submitted to the **common carrier**.
  - **Covered card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points.
  - Report from police, if applicable.
  - The result of any settlement by the **common carrier**.
  - Receipts showing that your luggage or personal property has actually been repaired or replaced.

Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## Purchase Assurance

### Evidence of Coverage

Pursuant to the below terms and conditions, when an item you bought with your **covered card** is **damaged** or **stolen** within ninety (90) days of purchase, you may be eligible for benefits under this coverage.

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

- You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.

#### B. The kind of coverage you receive:

- Most items you purchase entirely with your **covered card** are covered if **damaged** or **stolen** within ninety (90) days from the date of purchase as indicated on your **covered card's** receipt.
- Items you purchase with your **covered card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

#### C. Coverage limitations:

- Coverage is limited to the lesser of the following:
  - The actual cost of the item (excluding delivery and transportation costs).
  - A maximum of \$1,000 per **loss** and a total of \$25,000 per **cardholder** account per twelve (12) month period.
  - Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item **stolen** or **damaged**. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
  - Coverage for **stolen** or **damaged** jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

#### D. What is NOT covered:

- Items left in public sight, out of arm's reach, lacking care, custody or control by the **cardholder**.
- **Lost** items, and items that **mysteriously disappear** (the only proof of **loss** is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
- Items **lost, stolen, damaged**, or mis-delivered while under the care, custody, and control of another party or **common carrier** (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- **Losses** due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- **Losses** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- **Losses** that cannot be verified or substantiated.

- Items covered by a manufacturer's recall or class action suit.
- Items that you **damage** through alteration (including, but not limited to, cutting, sawing, shaping).
- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- **Stolen** items without a documented report from the police.
- Items that are **damaged** during transport via any mode.
- Items **stolen** from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor **vehicles**.
- Motorized **vehicles**, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers).
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- **Losses** caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, computer programs, operating software, and other software.
- **Losses** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- **Losses** caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Direct or indirect **loss** resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- **Losses** caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).

- Items **stolen** or **damaged** at a new home construction site.
- Rented, leased, or borrowed items for which you will be held responsible.
- **Trip**, service, or diagnostic **charges** in the absence of any covered repairs or verified failure.
- Any shipping **charges**, transportation and delivery **charges**, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

#### E. How to file a claim:

- Visit [www.mycardbenefits.com](http://www.mycardbenefits.com) or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the **loss** or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
  - Repair estimate for **damaged** item(s).
  - Photograph clearly showing **damage**, if applicable.
  - Receipt showing purchase of covered item(s).
  - Statement showing purchase of covered item(s).
  - Report from police listing any items **stolen**.
  - Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
  - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

### Common Carrier Trip Cancellation and Trip Interruption

#### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

You must purchase the **trip** entirely with your **covered card** for you, or your **family member**, and your **traveling companions**. If redeemable certificates, vouchers, coupons, or discounts awarded from frequent flier programs are used to purchase the **trip**, any remaining **charge** for the **trip** must be purchased entirely with your **covered card**.

#### B. The kind of coverage you receive:

##### Trip Cancellation

We will reimburse you for any incurred **charge** if you are required to cancel the **trip**, prior to the **trip departure date**, due to a covered reason. You must cancel the **trip** with your **common carrier** as soon as the covered reason arises. You must also advise the **administrator** immediately, as we will not pay benefits for any additional **charges** incurred that would not have been **charged** had you notified the **common carrier** and the claim **administrator** as soon as reasonably possible.

Covered reason is a **sickness, injury**, or death of you, your **family member**, or your **traveling companion**, which results in **medically imposed restrictions**.

### Term of Coverage:

Coverage begins on the date the **trip** was purchased and ends on the **trip departure date**.

### Coverage Limitations:

Coverage is limited to the lesser of the following:

- \$2,000 per **trip**; and
- \$5,000 per 12 month period.

Coverage is secondary to any other applicable insurance or benefit available to you including benefits provided by the **common carrier** (including, but not limited to, exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers).

### Trip Interruption

If the **trip** is interrupted for a covered reason, we will reimburse you for the travel on a **common carrier** to your **return destination** or to rejoin your **family members** or travel companions at their current location.

Covered reason is a **sickness, injury**, or death of you, your **family member**, or your **traveling companion**, which results in **medically imposed restrictions**.

### Term of Coverage:

Coverage begins on the **trip departure date** and ends on the **trip completion date**.

### Coverage Limitations:

Coverage is limited to the lesser of the following:

- \$2,000 per **trip**; and
- \$5,000 per 12 month period.

Coverage is secondary to any other applicable insurance or benefit available to you including benefits provided by the **common carrier** (including, but not limited to, exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers).

### C. What is NOT covered:

- **Pre-existing medical conditions.**
- Intentionally self-inflicted injuries, including suicide or attempted suicide.
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war.
- Participation in any military maneuver or training exercise.
- Piloting or learning to pilot or acting as a member of the crew of any aircraft.
- Mental or emotional disorders, unless hospitalized.
- Participation in professional athletics or underwater activities.
- Being under the influence of drugs or intoxicants.
- Commission of or the attempt to commit a criminal act.
- Participating in bodily contact sports (ex. boxing); skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; or speed contest.
- Dental treatment except as a result of accidental **injury** to sound, natural teeth.

- Any non-emergency treatment or surgery, routine physical examinations.
- Hearing aids, eye glasses or contact lenses.
- Curtailment or **delayed** return for other than a covered reason.
- One-way travel that does not have a **return destination**.

### D. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of **loss** or the claim may not be honored:
  - o **Covered card** billing statement showing the **charge** for the covered **trip**.
  - o Proof of a covered reason including the completed **physician's** form.
  - o Copy of the cancellation policy of the **common carrier**.
  - o Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## Trip Delay

### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

You must purchase the **trip** entirely with your **covered card** for you, or your **family member**, and your **traveling companions**. If redeemable certificates, vouchers, coupons, or discounts awarded from frequent flier programs are used to purchase the **trip**, any remaining **charge** for the **trip** must be purchased entirely with your **covered card**.

#### B. The kind of coverage you receive:

If you are **delayed** more than six (6) hours while traveling to your **destination** or **return destination**, we will reimburse you for travel expenses as a result of the **delay**. There is no coverage, if the **common carrier** cancels within six (6) hours of your scheduled departure time on the **common carrier** for which you have purchased a ticket for your **trip**.

**Delay** is:

- a) **Inclement weather**;
- b) Equipment failure of a **common carrier** (documented by the **common carrier**); or
- c) **Lost** or **stolen** passport or travel documents.
- d) **Delays** due to: war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), and civil war are not covered.

#### C. Coverage limitations:

Coverage is limited to the lesser of the following:

- \$250 per **trip**.
- Coverage is limited to two (2) claims per twelve (12) month period.

Coverage is secondary to any other applicable insurance or benefit available to you including benefits provided by the **common carrier** (including, but not limited to, exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers).

#### D. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
  - **Covered card** billing statement showing the **charge** for the covered **trip**.
  - Proof of the **delay** from the **common carrier**.
  - Receipts for travel expenses.
  - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## Worldwide Automatic Travel Accident & Baggage Delay

### THE PLAN

As a Mastercard **Cardholder**, you, your spouse or **domestic partner** and unmarried dependent children will be automatically insured against accidental **loss** of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed **common carrier**, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been **charged** to your Mastercard Card account. If the entire cost of the passenger fare has been **charged** to your Mastercard account prior to departure for the airport, terminal or station, coverage is also provided for **common carrier** travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your **destination**. If the entire cost of the passenger fare has not been **charged** prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is **charged** to your Mastercard account. This coverage does not include **Commutation**. **Commutation** is defined as travel between the Insured Person's residence and regular place of employment. **Common Carrier** means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

### IMPORTANT DEFINITIONS

**Accident** or **Accidental** means a sudden, unforeseen and unexpected event happening by chance. **Dependent Child(ren)** means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of twenty-five (25) and reside with

the Insured Person: or 2) beyond the age of twenty-five (25), permanently mentally or physically challenged, and incapable of self support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institution of higher learning. **Domestic Partner** means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person's sole spousal equivalent; and 3) has resided in the same household as the primary insured person; and 4) been jointly responsible with the primary insured person for each other's financial obligation, and who intends to continue the relationship above indefinitely.

### THE BENEFITS

The full Benefit Amount of \$250,000 is payable for accidental **loss** of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental **loss** of: one member, sight of one eye, speech or hearing. **"Member"** means hand or foot. One quarter of the Benefit Amount is payable for the accidental **loss** of the thumb and index finger of the same hand. **"Loss"** means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a **loss** of hand or foot even if they are later reattached. **"Benefit Amount"** means the **Loss** amount applicable at the time the entire cost of the passenger fare is **charged** to the eligible Mastercard account. The **loss** must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple **charge** cards obligate the Company in excess of the stated Benefit Amounts for any one **loss** sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such **losses** will be subject to a maximum limit of insurance equal to three (3) times the Benefit Amount for **loss** of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

### BAGGAGE DELAY

We will reimburse the Insured Person up to the Daily Benefit Amount of \$300 per day for three (3) days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered **trip** and at a **destination** other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; or 4) business samples; The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy

provider) available to the Insured Person. **Baggage Delay** means a **delay** or misdirection of the Insured Person's Baggage by a **Common Carrier** for more than four (4) hours from the time the Insured Person arrives at the **destination** on the Insured Person's ticket.

## ELIGIBILITY

This travel insurance plan is provided to Mastercard **cardholders** automatically when the entire cost of the passenger fare(s) are **charged** to a Mastercard account while the insurance is effective. It is not necessary for you to notify your financial institution, the **administrator** or the Company when tickets are purchased.

## THE COST

This travel insurance plan is provided at no additional cost to eligible Mastercard **cardholders**. Your financial institution pays the premium for this insurance.

## BENEFICIARY

The **Loss** of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

## EXCLUSIONS

This insurance does not cover **loss** resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; This insurance also does not apply to an accident occurring while an Insured is acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

## CLAIM NOTICE

Written claim notice must be given to the Company within 20 days after the occurrence of any **loss** covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible. **CLAIM FORMS:** When the Company receives notice of a claim, the Company will send you forms for giving proof of **loss** to us within 15 days. If you do not receive the forms, you should send the Company a written description of the **loss**. **CLAIM PROOF OF LOSS:** Complete proof of **loss** must be given to us within 90 days after the date of **loss**, or as soon as reasonably possible. Failure to give complete proof of **loss** within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of

**loss**. **CLAIM PAYMENT:** For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of **loss** is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy

## HOW TO FILE A CLAIM

To file a claim please call **1-800-Mastercard**. Claims are processed by the Claim **Administrator**, Crawford and Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Crawford and Company, P.O. Box 4090, Atlanta, GA 30302, Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through Myclaimsagent.com.

## EFFECTIVE DATE

This insurance is effective on the date that you become an eligible **cardholder**; and will cease on the date the Master Policy 6477-44-67 is terminated or on the date your account ceases to be eligible, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the Policyholder: Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan **Administrator**: Direct Marketing Group 13265 Bedford Avenue, Omaha, NE 68164



Plan Underwritten By Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies  
9931 South 136th Street, Suite 100, Omaha, NE 68138

## Account and Billing Information

**Important:** Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

**Reminder: Please refer to the Legal Disclosure section.**

## Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the account holder, at no additional **charge**. Non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

The insurance benefits are provided under a **group policy** issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and **EOC** is governed by the **Group Policy**.

**Effective date of benefits:** Effective **August 31, 2020**, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

**Cancellation:** The policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **cardholders**. If the policyholder does cancel these benefits, you will be notified in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

**Benefits to you:** These benefits apply only to the **cardholder** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States and the District of Columbia. No person or entity other than the **cardholder** shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and **damages** under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

**Transfer of rights or benefits:** No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim **administrator** for these benefits.

**Misrepresentation and Fraud:** Benefits shall be void if the **cardholder** has concealed or misrepresented any material facts concerning this coverage.

**Due Diligence:** All parties are expected to exercise due diligence to avoid or diminish any theft, **loss** or **damage** to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

**Subrogation:** If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or **cardholder** who receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the **cardholder**.

**Other Insurance:** Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

**Severability of Provisions:** If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

**To file a claim or request MasterAssist Services,  
call 1-800-Mastercard (1-800-627-8372),  
or en Español: 1-800-633-4466.  
Visit our website at [www.mastercard.com](http://www.mastercard.com).**

