

WORLD MASTERCARD® GUIDE TO BENEFITS FOR CREDIT CARDHOLDERS

WORLD MASTERCARD® CARDHOLDER BENEFITS

Important information. Please read and save.

This Guide to benefits contains detailed information about extensive travel, insurance and retail protection services you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier.

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

“Card” refers to World Mastercard® card and
“Cardholder” refers to a World Mastercard® cardholder.

World Mastercard Guide to Benefits
Benefits that are always with you.

CONCIERGE SERVICES

World Mastercard® offers you the Mastercard Concierge Service. Imagine your own Personal Assistant 24 x 7 x 365, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes “Concierge Service” to the next level with robust, personalized features that will save you time and simplify your day, such as:

- Personal Profile to track preferences for travel, hotels, dining, entertainment, special occasions - and even food allergies.
- Local experts who can provide on-site assistance with everyday household needs.
 - Such as being there when the new appliance is delivered - because you can't be.
- Access to unique dining and entertainment venues to turn a special occasion into a memorable experience.
- Reminder service for those dates or events that you can't afford to miss.
- Pre-trip planning services, providing you with critical information in advance of your trip including: a 10-day weather forecast, travel requirements, city-specific news and conditions, safety and security advisory, a suggested packing list, pre-arranged confirmations for dining and other services, top must-see attractions, etc.

Costs of any goods or services provided by the concierge will be billed to your World Mastercard. Let the Mastercard Concierge assist you today, so you can have your day back! Our experts look forward to assisting you at **1-800-Mastercard**.

EXTENDED WARRANTY

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

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 US store brand) warranty of twenty-four (24) months or less.

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer's warranty up to a maximum of twenty-four (24) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twenty-four (24) months. Should you fail to properly register the original warranty as required by the manufacturer, we will only double the actual warranty time period that you received from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or US store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twenty-four (24) months or less on your item, we will cover up to an additional twenty-four (24) months after both the original manufacturer's (or US store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twenty-four (24) 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 US 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 US store brand) warranty or the service contract covers more than twenty-four (24) 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.
- Interest or conversion fees that are charged to you on the covered card by the financial institution.

E. 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:
 - Receipt showing covered item(s).
 - Statement showing covered item(s).
 - Itemized purchase receipt(s).
 - Original manufacturer's (or US 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.

EW-CC-EOC (9.08)

SHOPRUNNER

What is ShopRunner?

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 cardholder who holds a Mastercard issued by a US 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/

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

Shipping: Eligible items will ship within two (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, smartphone 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 the 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. 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.

PRICE PROTECTION

The Final Legal Disclosure is part of this agreement.

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 Virginia Surety Company, Inc.

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**.

Auction (online or live) means a place or internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing or interested in purchasing a product. (Examples include, but are not limited to, eBay, uBid, Yahoo, public or private live auctions, etc.).

Authorized user means an individual who is authorized to make purchases on the **covered card** by the **cardholder** and is recorded by the Participating Organization on its records as being an **authorized user**.

Cardholder means the person who has been issued an account by the Participating Organization for the **covered card**.

Covered card means the Mastercard card.

Non-auction internet advertisements means advertisements posted on the internet by a non-auction internet merchant with a valid tax identification number. The advertisement must have been posted within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

Printed advertisements means advertisements appearing in a newspaper, magazine, store circular or catalog which state the authorized dealer or store name, item (including make and model number) and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

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. You must see either a **printed advertisement** or non-auction internet advertisement for the same product (advertisement must verify same manufacturer and model number) for a lower price within one hundred and twenty (120) days from the date of purchase as indicated on your receipt.

B. The kind of coverage you receive: Purchases you make entirely with your **covered card** are covered for one hundred and twenty (120) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised. 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 including benefits provided by the retailer (including, but not limited to refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage or retailer benefits (including, but not limited to refunds, exchanges and store credits).

C. Coverage limitations: Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claim(s) per **cardholder** account, per twelve (12) month period.

D. What is NOT covered:

- Any item purchased from an internet site whose primary purpose is not the sale of the item or related items.
- Items purchased for resale, rental, professional or commercial use.
- 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.
- Customized/personalized, one-of-a-kind or special-order items.
- Layaway items; items returned to any store.
- Any items purchased from an auction.
- Items for which the printed advertisement or non-auction internet advertisement containing the lower price was published after one hundred and twenty (120) days from the date you purchased the item.
- Items advertised or shown as price quotes, bids or final sale amounts from a non-auction internet site.
- Items advertised in or as a result of "limited quantity," "going out-of-business sales," "close out," or as "discontinued."
- Printed advertisements or non-auction internet advertisements that display pricing lower than your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer's coupons or special financing.
- Professional services including workmanship, installation, professional advice/counseling and technical support or help line.
- Plants, shrubs, animals, pets, consumables and perishables.
- Motorized vehicles including, but not limited to automobiles,

watercrafts/boats, aircrafts and motorcycles or their motors, equipment or accessories.

- Land, any buildings (including, but not limited to homes and dwellings), permanently installed items, fixtures, structures or home improvements.
- Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles or mammals).
- 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.
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation and delivery.
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

E. How to file a claim:

For a Printed Advertisement:

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 incident or the claim may not be honored.

Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:

- Completed and signed claim form.
- A copy of the **printed advertisement** that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number) and sale price.
- Receipt showing the item(s) was purchased.
- Statement showing item(s) purchased and use of accumulated points.
- Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

For a Non-Auction internet Advertisement:

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 incident or the claim may not be honored.

Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:

- Completed and signed claim form.
- A copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price and if applicable, shipping, handling and other charges.
- Receipt showing the item(s) was purchased.
- Statement showing item(s) purchased.
- Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Final Legal Disclosure This Final Legal Disclosure is not a policy or contract of insurance. This non-insurance benefit is purchased and provided free to you, but may have associated costs, which will be your responsibility (for example, if you are required to return a purchased item to us, there may be shipping costs which are your responsibility).

Effective date of benefit: Effective April 1, 2018, this Final Legal Disclosure replaces all prior disclosures, program descriptions, advertising and brochures by any party. We reserve the right to change the benefit and features of this program at any time. Notice will be provided for any changes.

Cancellation: We may cancel this benefit at any time or choose not to renew. If We cancel this benefit, you will be notified as soon as is practicable. This benefit will still apply for any benefit you were eligible for prior to the date of such terminations, cancellation or non-renewal, subject to the terms and conditions of contained in the agreement for that benefit.

Benefit to you: This benefit applies only to the **cardholder** whose cards are issued by US financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam,

and the US Virgin Islands. No person or entity other than the **cardholder** shall have any legal or equitable right, remedy or claim for benefit and/or damages under or arising out of these programs. This benefit does not apply if your card privileges have been cancelled. However, this benefit 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 this benefit may be assigned without the prior written consent of the claim **administrator** for this benefit.

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

Dispute Resolution - Arbitration: The agreement for this benefit requires binding arbitration if there is an unresolved dispute between You and VSC concerning your agreement. Under this Arbitration provision, You give up your right to resolve any dispute arising from the benefit agreement by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, either You or VSC must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. You and VSC will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by You and VSC. Unless otherwise agreed to by You and VSC, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 USC.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration of the benefit agreement. The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to the benefit agreement and all transactions contemplated by the benefit agreement, including, without limitation, the validity, interpretation, construction, performance and enforcement of the benefit agreement itself.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property covered under this benefit. "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.

Other Insurance. The benefit agreement is secondary to any other applicable insurance or indemnity coverage available to You. The benefits under the benefit agreement is limited to only those amounts not covered by any other insurance or indemnity coverage. Your benefit agreement(s) for this benefit is/are subject to the conditions, limitations and exclusions described in this document. In no event will the benefit agreement apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity policy/contract language.

In no event will this benefit apply as contributing insurance. The non-contribution clause will take precedence over the non-contribution clause found in any insurance or indemnity policy or contract. The benefit listed in this Final Legal Disclosure is subject to the conditions, limitations and exclusions described in each benefit section. Receipt and/or possession of this Final Legal Disclosure does not guarantee benefit or benefit availability.

PP-CC-NT (9.08)

MASTERCARD ID THEFT PROTECTION™

What are Personal Identity Theft Resolution Services?

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft Resolution Services, should you believe you are a victim of identity theft.

Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid World cardholder who holds a Mastercard issued by a US financial institution

How can I access these services?

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

What are the services provided?

Services provided are on a 24-hour basis, 365 days a year. They include:

- Concierge Level Certified Restoration specialist that works autonomously on behalf of the cardholder and relieves the cardholder of the direct involvement of processing necessary documentation, lengthy phone conversations and dispute resolutions.
- Limited Power of Attorney (LPOA) to represent cardholder during an identity theft event.
- Multiple Tri-Bureau credit reports pulled at no cost to the cardholder to help ensure a complete resolution of identity event and return of cardholder to pre-victim status.
- Assistance from a Specialist with cancelling the cardholder's credit/debit card(s), membership cards, affinity cards and more in the event that identity theft has occurred (even if cardholder has not experienced a lost wallet.)
- Ongoing communication with Specialist about the most current status of the cardholder's fraud investigation until the fraud claim is successfully resolved.
- Access to a Specialist who disputes with the consumer reporting agencies on behalf of the cardholder to ensure that no fraudulent information negatively affects his/her consumer report history.
- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit.
- Notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies to the proper authorities, credit bureaus and creditors.
- Assisting the cardholder with debit, credit and/or charge card replacement.
- Assisting cardholder with membership/affinity card replacement.
- Educating the cardholder on how identity theft can occur and of protective measures to avoid further occurrences.
- Providing the cardholder with sample letters for use in canceling checks, ATM cards and other accounts.

Mastercard ID Theft Alerts™:

Mastercard is offering cardholders cyber security through ID Theft Alerts, CSID's proprietary internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, ID Theft Alerts 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. Get started at no cost to you by enrolling at <http://www.mastercard.us/idtheftprotection>.

Is there a charge for these services?

No, your financial institution provides these to you at no extra cost.

When are 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 personal identity theft services:

This service applies only to you, the named primary eligible World 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, CS Identity, relies on the truth of statement made in the affidavit or declaration from each cardholder. This service is provided to eligible World 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 World Mastercard cardholders, you will be notified within thirty to one hundred and twenty (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 ID Theft Alerts™

IDENTITY FRAUD EXPENSE REIMBURSEMENT

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

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 \$1,000 per claim, as a result of **identity fraud**. There is a limit of one (1) claim(s) per twelve (12) month period.

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 US 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:

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

IDF-CC-EOC (9.08)

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

MASTERRENTAL 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 KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage:

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.

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 (31) consecutive days are not covered.

The rented **vehicle** must have a **MSRP** that does not exceed \$50,000 USD.

B. The kind of coverage you receive:

We will pay for the following on a secondary 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.

This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability or personal property. 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 in Section B, 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 you have no other insurance or your insurance does not cover you in territories or countries outside of the United States, coverage is considered primary coverage.

D. Who is covered:

The **covered card cardholder** and those designated in the **rental agreement** as **authorized drivers**.

E. Excluded rental vehicles:

- All trucks, pickups, full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road **vehicles**, and other recreational **vehicles**.
- All sport utility trucks. These are **vehicles** that have been or can be converted to an open, flat bed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- 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.
- Any rental **vehicle** that has a **MSRP** that exceeds \$50,000 **USD**.

F. Where you are covered:

Coverage is available worldwide.

Coverage is not available in countries where:

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

G. Coverage limitations:

We will pay the lesser of the following:

- a) The actual repair amount.
- b) Wholesale market value less salvage and depreciation;
- c) The rental agency's purchase invoice less salvage and depreciation; or
- d) \$50,000 **USD**

In addition, coverage is limited to \$500 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:

- Any personal item **stolen** from the interior or exterior of rental **vehicles**.
- **Vehicle** keys or 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 what is specifically covered under the **rental agreement** or your primary **vehicle** insurance or other indemnity policy.
- 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 the police and/or rental agency, as a result of 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 that is not caused by theft or vandalism or is not a result of a **vehicle** collision causing tire or rim damage.
- Rental **vehicles** where collision/damage waiver coverage (or similar coverage) was accepted/purchased by you.
- 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 surface, other than a bound surface such as concrete or tarmac.
- 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.
- Interest or conversion fees that are charged to you on the **covered card** by the financial institution.

I. 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 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 administrator for further details.**
- Submit the following documentation within one hundred and eighty (180) days of the incident or the claim will not be honored:
 - Receipt showing the **vehicle** rental.
 - Statement showing the **vehicle** rental.
 - The **rental agreement** (front and back).
 - Copy of your valid driver's license (front and back).
 - Copy of the declarations page of any primary **vehicle** insurance and other valid insurance or coverage.
 - 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.
 - Itemized repair estimate from a factory authorized collision repair facility.
 - Copy of the **vehicle** rental company promotion/discount, if applicable.
 - 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.
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

TRIP CANCELLATION AND TRIP INTERRUPTION

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

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 flyer 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 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:

- \$1,500 per any twelve (12) month period; or
- \$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 the lesser of the following:

- \$1,500 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 (e.g., 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 failure or the claim may not be honored:
 - Covered card billing statement showing the **charge** for the covered trip.
 - Proof of a **covered reason** including the completed **physician's form**.
 - Copy of the cancellation policy of the **common carrier**.
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

TCI-CC-EOC (9.08)

LOST OR DAMAGED LUGGAGE

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

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:

- 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 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.

LDL-CC-EOC (9.08)

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.

TRAVEL ASSISTANCE SERVICES

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services are your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling fifty (50) miles or more from home. This is reassuring, especially when you visit a place for the first time or do not speak the language. For services, call **1-800-Mastercard**. Enrollment is automatic and the assistance service is free to cardholders.

Please keep in mind that Travel Assistance Services is not insurance coverage and that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (for example, medical or legal bills). Travel Assistance Services are 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 to guarantee service. You may contact us prior to embarking on a trip to confirm whether or not services are available at your destination(s).

MasterTrip® Travel Assistance

- Before you begin your trip, MasterTrip provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip also will help you locate any lost or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.
- If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a family member, friend or business account.
- This service does not provide maps or information regarding road conditions.

Travel Services Medical Assistance

- Provides a global referral network of general physicians, dentists, hospitals and pharmacies. We also can help you refill prescriptions with local pharmacists (subject to local laws).
- In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary; or have a family member or close friend brought to your bedside, if you have been traveling alone (at cardholder's expense). If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

MasterLegal® Referral Service

- Provides you with English-speaking legal referrals or consultations with appropriate embassies and consulates regarding your situation.
- Will assist in transfers of up to \$5,000 in cash from a family member, friend or business to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

ONEFINESTAY

What Is Onefinestay?:

Onefinestay provides access to over two thousand five hundred (2,500) high-end rental homes in London, Paris, Rome, New York, Los Angeles, Miami and San Francisco. The local guest services team welcomes you at the home and is available 24/7. Each home is stocked with high quality sheets, towels and toiletries. **Cardholders** receive a 10% discount on all onefinestay bookings. You will also receive free Wifi and a complimentary iPhone, with free local calls and data, to use during your stay.

Eligibility: To be eligible for the 10% discount, you must be a valid World cardholder who holds a Mastercard issued by a US financial institution.

How to use the onefinestay benefit:

Go online to www.onefinestay.com/mastercard to book directly using a promo code provided by the issuer, or call the Mastercard or issuer's concierge. The concierge can help provide information on onefinestay and can transfer you to onefinestay for further questions or booking.

Terms and Conditions:

Full Terms & Conditions are found at www.onefinestay.com/terms-conditions/

Mastercard World cards must be used for payment to receive offer.

Cardholders will be provided with a preliminary invoice at the time of booking and be required to prepay certain amounts related to such booking.

Any additional services which are requested at the time of the booking may also be included in the preliminary invoice, which is provided before prepayment and onefinestay reserves the right to demand payment in advance for any additional services used during a booking.

If a cardholder cancels a booking within twenty-four (24) hours of receipt of a confirmation of booking, provided they book more than seven days prior to the stay, then they are entitled to a full refund.

If they cancel a booking more than fourteen (14) days prior to commencement of the booking period, then they will be responsible for 50% of the full accommodation fees.

If they cancel a booking fourteen (14) days or less prior to the commencement of the booking period, then they will be responsible for the full accommodation fees for the entirety of the booking period.

The check-out time at the accommodation is as stated in the booking summary.

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 (2) business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all fifty (50) states, the District of Columbia, the US Virgin Islands and Puerto Rico) and Canada, call **1-800-307-7309**.

When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you twenty-four (24) hours a day, three hundred sixty-five (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	Mexico.....	001-800-307-7309
Austria.....	0800-21-8235	Netherlands.....	0800-022-5821
France.....	0-800-90-1387	Poland.....	0-0800-111-1211
Germany.....	0800-819-1040	Portugal.....	800-8-11-272
Hungary.....	06800-12517	Spain.....	900-97-1231
Ireland.....	1-800-55-7378	United Kingdom.....	0800-96-4767
Italy.....	800-870-866	Virgin Islands.....	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at 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 US, 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-FIND-ATM (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 Web site at www.mastercard.com to use our ATM locator.

You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

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.

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 April 1, 2018, 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 anytime. 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 US financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the US Virgin Islands. 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.

Dispute Resolution - Arbitration: This EOC requires binding arbitration if there is an unresolved dispute concerning this EOC (including the cost of, lack of or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, You give up your right to resolve any dispute arising from this EOC by a judge and/or a jury.

You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 USC.A. § 1 et. seq.) and not by any state law concerning

arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this EOC. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this EOC and all transactions contemplated by this EOC, including, without limitation, the validity, interpretation, construction, performance and enforcement of this EOC.

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.

Salvage: If an item is not repairable, the claim administrator may request that the cardholder or gift recipient send the item to the administrator for salvage at the cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

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.

KEY TERMS

The following Key Terms apply to the following benefits: MasterRental, Extended Warranty, Identity Fraud Expense Reimbursement, Lost or Damaged Luggage and Trip Cancellation and Trip Interruption.

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, Inc. (Except for Price Protection refers to AIG Warranty Guard, Inc.).

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**.

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

Auction (online or live) means a place or internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, eBay, uBid, Yahoo, public or private live auctions, etc.).

Authorized User means an individual who is authorized to make purchases on the **covered card** by the **cardholder** and is recorded by the Participating Organization on its records as being an **authorized user**.

Cardholder means the person who has been issued an account by the Participating Organization for the **covered card**.

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 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, private and contract carriers.

Covered card means the World Mastercard® card.

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.

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 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 US wages lost due to time off relating to efforts in resolving your identity fraud issues, loan applications 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.

Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The EOC, Key Terms, and Final Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Final Legal Disclosures are not a part of 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-three (23) years of age if a full-time student at an accredited college or university.

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.

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 ten (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 based on the National Automobile Dealers Association website at www.nada.com or similar source.

Medically imposed restrictions means a restriction certified by Your physician prohibiting You from traveling on a common carrier.

Non-auction internet advertisements means advertisements posted on the internet, by a non-auction internet merchant with a valid tax identification number. The advertisement must have been posted within one hundred and twenty (120)

days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

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.

Printed advertisements means advertisements appearing in a newspaper, magazine, store circular or catalog which state the authorized dealer or store name, item (including make, model number) and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

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.

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.

KT-CC-EOC (9.08)

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 Travel Assistance Services,
call 1-800-Mastercard, or en Español: 1-800-633-4466.
Visit our website at www.mastercard.com.**

