Evidence of Coverage
This EOC replaces all prior disclosures, program descriptions, advertising, and brochures by any other party. We reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes. Plans are subject to the below terms and conditions herein, when you rent a vehicle for fifteen (15) consecutive days or less with your covered card, you are eligible for benefits hereunder.

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 fifteen (15) consecutive days. Rental periods that exceed or are intended to exceed fifteen (15) consecutive days are not covered.

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 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 are covered by your personal vehicle liability insurance policy may not be subject to a deductible, which means that you may not be eligible to receive any coverage under 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 subject to any applicable economic and trade sanctions conditions.

D. Who Is Covered
The covered cardholder and those designated in the rental agreement as authorized drivers.

E. Excluded Rental Vehicles
- Vehicles not required to be licensed
- All full-size vans mounted on truck chassis (including, but not limited to, Ford Econoloy, cargo vans, campers, off-road vehicles, and other recreational vehicles)
- Trailers, motorcycles, 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 available worldwide; provided coverage is not available in countries where:
a) this EOC or the Group Policy is prohibited by that country’s law;
b) the terms of the EOC or the Group Policy are in conflict with the laws of that country.
In addition, we shall not be deemed to provide coverage, 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 coverage, 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. Wherever coverage provided by this policy would be in violation of any economic or trade sanctions, such coverage shall be null and void.

G. Coverage Limitations
We will pay the lesser of the following:
- Reasonable and customary charges of repair or the actual repair amount;
- Whichever is the lesser of the market value less salvage and depreciation;
- The rental agency’s purchase invoice less salvage and depreciation;
- The contractual liability assumed by you or an authorized driver of the rental vehicle;
- The actual cash value.
In addition, coverage is limited to $500 per incident for reasonable loss-of-use charges. MasterRental coverage 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 actually or allegedly 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 act or alleged violation of the written terms and conditions of the rental agreement
- Any actual or alleged loss that occurs while driving under the influence of drugs or alcohol
- Any actual or alleged loss associated with racing or reckless driving
- Any actual or alleged 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. 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
- Blackouts or fire/marin damage unless caused by theft, vandalism, or vehicle collision
- 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 rental vehicle company
- Vehicles with a rental agreement that exceeds or is intended to exceed a rental period of fifteen (15) consecutive days from a rental agency
- Losses resulting from any kind of actual or alleged 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, any actual or alleged invasion, terrorism, rebellion, insurrection, riot, or civil commotion; confiscation or damage by any government, public authority, or customs official; risks of contraband; or illegal activity or acts) of war
- 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
- Vehicles rented on a monthly basis
- Loss arising from any items not installed by the original manufacturer
- Loss arising from any inherent damage
- Damage to windshields which is not the result of a collision or rollover (damage to a windshield is covered if such damage is due to road debris or road hazard)
- Vehicle losses or mini-leases
- Indirect or direct damages resulting from a covered claim
- Charges for gasoline or airport fees

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.
MasterRental Coverage (Cont.)

- Police report when the vehicle is stolen, vandalized (regardless of the damage), or involved in a collision or multi-vehicle collision where the vehicle must be towed or 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

Purchase Assurance Coverage

Various provisions in this document restrict coverage. Read the entire document carefully to determine all rights and duties and what is and what is not covered.

Key Terms
Please see the Key Terms section for the terms used throughout this benefit.

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.

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 are also 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 calendar year per covered card 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 actual or alleged 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.
- We shall not be deemed to provide coverage, 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 coverage, 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. Wherever coverage provided by this policy would be in violation of any economic or trade sanctions, such coverage shall be null and void.

D. What IS NOT Covered
This coverage does not apply to:
- 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 actually or allegedly 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, and shaping)

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 loss or the claim may not be honored.
- You must submit the following documentation within one hundred 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 policy(ies) 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
Travel Assistance Services

Rely on Travel Assistance Services when you are 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 are 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 you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills).

*Travel Assistance Services are available worldwide, with the exception of those countries and territories where that 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 (e.g., 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 will also 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).

Extended Warranty

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 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 benefits commence 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 warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; or product guarantees (e.g., glass breakage).
- In the event of emergencies, a state-side 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 will 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.

Master RoadAssist® Service

- (Available only when traveling in the fifty (50) United States and the District of Columbia)
- If your car breaks down on the road, just call 1-800-Mastercard and tell us where you are. We will send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (e.g., jump-starts, tow, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard account.
- You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your vehicle (or it is 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 assistance.

MasterTrip® Travel 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).

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.

Master RoadAssist® Service

- (Available only when traveling in the fifty (50) United States and the District of Columbia)
- If your car breaks down on the road, just call 1-800-Mastercard and tell us where you are. We will send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (e.g., jump-starts, tow, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard account.
- You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your vehicle (or it is 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 assistance.

Extended Warranty

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 warranty up to a maximum of twelve (12) months on most items you purchase. For products with the original 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 warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; or 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, or 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 peripheral.
- Application programs, operating software, or 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, lighting, 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.
- Losses that result 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 custom official; or 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 or contamination by radioactive or hazardous substances, including mold.
- Physical damage to the item.
- Any exclusion listed in the original manufacturer’s warranty.
**Identity Theft Protection**

**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 will alert you about possible identity theft by monitoring the surface, deep and dark web, searching for compromised credentials, and potentially damaging use of your personal information, and alerts you via email.

**Eligibility:** All Mastercard consumer credit cardholders in the U.S. 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 identify fraud alerts and tips. It is the platform for cardholders to respond to identity monitoring 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 protection practices.
  - Identity Monitoring: IDT searches the internet to detect compromised credentials and information on the cardholder’s risk score, and articles pertaining to good
  - Digital accounts, such as email, social media, and other online services.
  - Medical insurance cards
  - Driver’s licenses
  - Loyalty cards
  - Affinity cards
  - Passport numbers
  - Vehicle insurance cards
  - Social Security numbers

To take advantage of this service, the cardholder must enter the personal information they wish to monitor on the dashboard.

**Resolution Services:** You will have access to a team of identity theft resolution specialists, available 24 hours a day, 365 days a year, to help resolve your identity theft incident 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 sign 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 cards/credit cards, driver’s license, Social Security card, and passport.

**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 accounts opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholder’s TransUnion credit file, so they can take immediate action to minimize damage.

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

**Identity Monitoring:** Identity Theft Protection monitors for changes that could indicate fraud, such as new credit inquiries, an address change, or new credit accounts opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholder’s TransUnion credit file, so they can take immediate action to minimize damage.

**Additional Information:**
- **Statement showing covered item(s)**
- **Itemized purchase receipt(s)**
- **Original manufacturer’s (if 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 your administrator to validate a claim**

**Mastercard Global Service™**

Mastercard Global Service provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

**Services:**
- 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 U.S. 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 24 hours a day, 365 days a year, in any language. You can call toll-free from over 60 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.....................0800-070-6138 Netherlands.........0800-022-5821
- France ....................0-800-90-1387 Poland..................0-800-11-1211
- Germany ..................0800-071-3542 Portugal..............800-8-11-272

**Hungary........................06800-12517 Spain......................900-822-756
- Ireland........................1-800-35-7378 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 website 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 U.S., 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 (1-877-346-3298) 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 to use our ATM locator.

You can get cash at over two (2) million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

**Extended Warranty (cont.)**

- **Vehicle insurance cards**
- **Medical insurance cards**
- **Email addresses**
- **Debit cards/credit cards/prepaid cards**
- **Bank accounts**
- **Web login; username and password**
- **Medical insurance cards**
- **Driver’s licenses**
- **Loyalty cards**
- **Affinity cards**
- **Passport numbers**
- **Vehicle insurance cards**
- **Social Security numbers**

To take advantage of this service, the cardholder must enter the personal information they wish to monitor on the dashboard.

**Additional Information:**
- **Statement showing covered item(s)**
- **Itemized purchase receipt(s)**
- **Original manufacturer's (if 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 your administrator to validate a claim**

**Charges:**

There is no charge for these services; they are provided by your financial institution.
Identity Theft Protection (cont.)

Services NOT Provided:

• When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.
• When your financial institution or card issuer that provides this service has investigated the event and deemed you 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, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each account per twelve (12)-month period.

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) claims per cardholder account per twelve (12)-month period.

D. What IS NOT Covered

• Any item purchased from a website whose primary purpose is not the sale of the item or related items
• Items purchased for resale, rental, or commercial use
• Jewelry, art, or used or antique items; collectibles of any kind (such as items designed to collect or items that over time become collectibles); or recycled, previously owned, refurbished, or remanufactured items
• Customized/personalized, one-of-a-kind, or special-order items
• Layaway items or 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 sixty (60) 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,” or “close out,” or as “discontinued"
• Printed 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, or perishables

Price Protection

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 sixty (60) 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 and give as gifts are also 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).

D. What IS NOT Covered

• Differences in price due to foreign exchange rates or fluctuation in currency.
• Land, any buildings (including, but not limited to, homes and dwellings), or permanent installed items, fixtures, structures, or home improvement items.
• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
• Game animals, pets, specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.

E. How to File a Claim

For a Printed Advertisement:

• Call 1-800-Mastercard to request a claim form. 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 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/were 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 to request a claim form. You must report the claim within thirty (30) days of the incident or the claim may not be honored.
• Submit the following documentation within one hundred 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), and sale price, and, if applicable, shipping, handling, and other charges
  – Receipt showing the item(s) was/were 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

Mastercard Airport Concierge™

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival, or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services, visit www.mastercard.com/airportconcierge or consult your Travel Advisor.

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.
of the other party for arbitration. This demand must be made within one (1) year of a majority of the arbitrators will determine the outcome of the arbitration, the party will give a decision after hearing the parties' positions. The decision of the arbitrators will be final and binding unless you were eligible for prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage herein.

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, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. 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 canceled, suspended, lost, reported lost or stolen, or have been locked. You shall remain valid and enforceable.

Transfer of rights or benefits: No rights or benefits may be assigned without the prior written consent of us and/or our administrator. Misrepresentation and fraud: Any coverage benefits hereunder shall be void if the cardholder has concealed or misrepresented any material facts concerning this coverage. See complete fraud warnings below.

Dispute Resolution: 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 us your right to resolve any dispute arising from this EOC in a binding manner. This provision is also applicable to any card, card privilege, or class representative or member class in any class action litigation, any class arbitration, or any consolidation of individual arbitrations. In arbitration, a cardholder, card privilege, or class representative or member class is not entitled to (A) have a judge or jury determine any dispute arising from this EOC, (B) have a judge or jury determine whether the arbitration requirements set forth in this EOC are subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This EOC shall remain valid and enforceable. Benefits listed in this EOC are subject to the conditions, limitations, and exclusions described in this document. None of the provisions of this EOC does not guarantee coverage or coverage availability.

Salvage: If an item is not repairable, the claim administrator may require that you and or the cardholder send the item to the administrator for salvage at your and/or the cardholder'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 available to you. Coverage is limited to only those amounts not covered by any other insurance, including, without limitation, any master insurance policy. This Guide to Benefits is subject to availability and applicable legal restrictions. This EOC contains a summary of benefits provided to you. The attached Key Terms and EOC is a summary of 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 a part of your coverage.
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 offerings shall control. Provision of services is subject to availability and applicable legal restrictions.

For more information, call 1-800-Mastercard:
1-800-627-8371, or en Espanol: 1-800-633-4466.