Mastercard World Cardholder Benefits
Guide to Benefits

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard, or en Español: 1-800-633-4466. Visit our website at www.mastercard.com.

MasterRental Coverage

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/desertion 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:
1. 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 shall be made as follows:
1. You or an authorized driver's primary auto insurance
2. Collision/damage waiver provided to you by the rental agency
3. Any other collectible insurance
4. The coverage provided under this EOC
If you or an authorized driver's primary auto insurance or other coverage has made payments for a covered loss, we will cover your deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

Note: In certain parts of the United States and Canada, losses to rental vehicles that are covered by your personal vehicle 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 Econoline, 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 Group Policy is prohibited by that country’s law or;
b) the laws of any 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 violate any law (including, but not limited to, any state or federal law relating to the sale, lease, or rental of vehicles), or any insurance law (including, but not limited to, any insurance law relating to the sale, lease, or rental of vehicles), or any other law or legal doctrine that is applicable to you or your rental vehicle, or your 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:
a) Reasonable and customary charges of repair or the actual repair amount; or
b) Wholesale market value less salvage and depreciation;
c) The rental agency’s purchase invoice less salvage and depreciation;
d) The contractual liability assumed by you or an authorized driver of the rental vehicle; or
e) The actual cash value.
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 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 actual or alleged violation of the written terms and conditions of the rental agreement as of 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 breakage;
• Subsequent damages resulting from a failure to protect the rental vehicle from further damage
• Breakouts or tire/rim damage unless caused by theft, vandalism, or vehicle collision
• Rental vehicles where collision/damage waiver coverage (or similar coverage) is purchased separately 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 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 hostility of any kind (including, but not limited to, 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
• 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 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 leases or mini-leases
• Insured or uninsured 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.
• 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.
• You must submit the following proof of claim documentation within one hundred eighty (180) days of the incident or the claim will not be covered:
  – Receipt showing the vehicle rental charge
  – Statement showing the vehicle rental charge
  – The rental agreement (front and back)
  – Copy of your valid driver’s license (front and back)
Purchase Assurance Coverage

Evidence of Coverage
Pursuant to the below terms and conditions, when an item you bought with your covered card is damaged or stolen within ninety (90) days of purchase, you may be eligible for benefits under this coverage. Refer to the Key Terms section for the terms used throughout this benefit.

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 cardholder account per twelve (12)-month period
• Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered, not to exceed the limits above.
• Coverage for 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)
• Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); or recycled, previously owned, refurbished, rebuilt, or remanufactured items
• Stolen items without a documented report from the police
• Items that are damaged during transport via any mode
• Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile, or any other motor vehicle
• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow plows, lawn mowers, and hedge trimmers).
• Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures
• Traveler’s checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, coins, currency, or its equivalent
• Losses caused by insects, animals, or pets
• Plants, shrubs, animals, pets, consumables, or perishables
• Items purchased for resale, rental, professional, or commercial use
• Professional services (including, but not limited to, the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals)
• Application programs, computer programs, operating software, or other software
• Losses resulting from 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
• Losses caused by power surge or contamination by radioactive or hazardous substances, including mold
• Direct or indirect loss resulting from any acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake)
• Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions
• Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals)
• Items actually or allegedly stolen or damaged at a new home construction site
• Rented, leased, or borrowed items for which you will be held responsible
• Trip, service, or diagnostic changes in the absence of any covered repairs or verified failure
• Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer’s warranty
• 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 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 stolen items
  – Copy of the declarations page of any applicable insurance or 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 especially when you visit a place for the first time or do not speak the language.

**MasterRoadAssist® Service**

(Available only when traveling in the fifty (50) United States and the District of Columbia)

- If your car breaks down on the road while you are traveling in the fifty (50) United States or the District of Columbia, 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, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard card account.

**MasterTrip® Travel Assistance**

- 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.

**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.
D. What Is NOT Covered

- Application programs, operating software, or other software
- All types of media with stored data or music (including, but not limited to, começou 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
- 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 officials, risks of contraband; or 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

E. How to File a Claim

- Call 1-800-Mastercard to request a claim form. 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 eighty (180) days from the date of failure, or the claim may not be honored:
  - Completed and signed claim form
  - Receipt showing covered item(s)
  - Statement showing covered item(s)
  - Itemized purchase receipt(s)
  - Original manufacturer’s 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

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 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 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
- Netherlands 0800-022-5821
- France 0-800-90-1387
- Poland 0-800-111-1211
- Germany 0800-071-3542
- Portugal 800-8-11-272
- Hungary 06800-12517
- Spain 900-822-756
- 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 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.
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 are covered for sixty (60) 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 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).

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 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, or used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); or recycled, previously owned, refurbished, rebuilt, 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 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, or perishables

- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories
- Land, any buildings (including, but not limited to, homes and dwellings), equipment, fixtures, structures, or home improvement
- Game animals, pets, 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, 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 to request a claim form. You must report your 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
  - Itemization 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 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 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/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
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 registered personal information in order to detect fraud at its inception.

Eligibility:
All cardholder 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:
Provided services are on a 24-hour basis, 365 days a year. In order to receive the following services, you must enroll at: https://mastercardus.idprotectiononline.com/.

The Services Include:

- **Online Monitoring Dashboard (requires activation):** The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders’ risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity 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 potentially damaging use of your personal information, and alerts you via email so that you can take immediate action. This platform utilizes advanced monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:
  - Email addresses
  - Debit cards/credit cards/prepaid cards
  - Bank account numbers
  - Web logins; 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 associated with the cardholder 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 identity theft 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 cardholder’s 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: Cardholder’s Transunion credit file will be monitored for changes that could indicate fraud, such as new credit inquiries, an address change, or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholder’s Transunion credit file so they can take immediate action to minimize damage. To take advantage of this service, the cardholder must enter their Social Security number on the dashboard and pass credit authentication.

Financial Account Takeover: IDT monitors cardholder’s high-risk transactions based on more than 30 of the nation’s largest companies to uncover and thwart account takeover attempts. Monitored transactions include:
- Debit cards/credit cards/prepaid cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g., peer-to-peer fund transfers)

To take advantage of this service, the cardholder must enter the accounts they wish to protect on the dashboard.

- **URL and Domain Monitoring:** URL and Domain Monitoring allows cardholder to enter up to 10 domain or URL names related to cardholder’s business. This service will monitor the domain and URL names for any compromised email addresses associated with the domain or URL names, and if compromised email addresses are found in a data breach, this service will alert the registered cardholder via email and provide information regarding the specific email address that was breached, along with information about the date found and source (provided that this information is available).

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

Charges:
There is no charge for these services; they are provided by your financial institution.

Services Not Provided:
- When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
- When your financial institution or card issuer that provides this service has investigated the event and deemed you are responsible for the charge or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program Provisions for Mastercard ID Theft Protection:
This service applies only to you, the named Mastercard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, General Global Assistance, relies on the truth of statement made in the Affidavit or declaration from which the cardholder is entitled to receive coverage.

- **Group Policy:** 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, General Global Assistance, relies on the truth of statement made in the Affidavit or declaration from which the cardholder is entitled to receive coverage.

- **Eligible Cellular Wireless Telephone:** Your coverage is suspended beginning the first day of the calendar month following the month of no payment of your bill to your Covered Card.

- **Eligible Person:** Your coverage is suspended beginning the first day of the calendar month following the month of no payment of your bill to your Covered Card.

- **Eligible Cellular Wireless Telephone’s Eligible Person:** In the event substantially similar coverage takes effect without interruption, any coverage or benefits provided under substantially similar coverage that remain in effect will be credited and/or refunded to your Covered Card.

- **Eligible Cellular Wireless Telephone’s Eligible Person’s Eligible Cellular Wireless Telephones:** In the event substantially similar coverage takes effect without interruption, any coverage or benefits provided under substantially similar coverage that remain in effect will be credited and/or refunded to your Covered Card.

- **Eligible Cellular Wireless Telephone’s Eligible Person’s Eligible Cellular Wireless Telephones protected:** Coverage is limited to two (2) Eligible Cellular Wireless Telephones per twelve (12)-month period. Each Eligible Cellular Wireless Telephone is subject to a thirty (30) day advance notice prior to any future payment of your bill with your Covered Card.

- **Eligible Cellular Wireless Telephone’s Eligible Person’s Eligible Cellular Wireless Telephones Stolen:** Your coverage is suspended beginning the first day of the calendar month following the month of no payment of your bill to your Covered Card.

Coverage is limited to the following:
- **Eligible Cellular Wireless Telephones:** That are legally owned by the Eligible Person that are purchased and delivered to the Eligible Person’s address.

- **Eligible Cellular Wireless Telephones purchased for resale or for professional or commercial purposes:** In the event substantially similar coverage takes effect without interruption, no notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard.

Cellular Wireless Telephone Protection

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

Evidence of Coverage
Refer to Key Terms for the definitions of “you,” “your,” “we,” “us,” and “ours,” and words that appear in bold. The EOC is subject to the Legal Disclosures set forth below.

A. To get coverage:
You must change your monthly Eligible Cellular Wireless Telephone bill to your Covered Card.

B. The kind of coverage you receive:
- Reimbursement for the actual cost to repair or replace a Stolen or damaged Eligible Cellular Wireless Telephone.
- Coverage extends on the earliest of: The date you no longer are a Cardholder; the date the Covered Card is determined to be ineligible by the participating organization; or the date the participating organization ceases to participate in the Group Policy; the date the participating organization ceases to participate in the Group Policy; and the date the Group Policy is terminated.

C. Coverage limitations:
Coverage for a Stolen or damaged Eligible Cellular Wireless Telephone is subject to the terms, conditions, exclusions, and limits of liability of this benefit. The maximum liability is $600 per claim for World Mastercard, and $1,000 per Covered Card per twelve (12)-month period. Each claim is subject to a $50 deductible. Coverage is limited to two (2) claims per Covered Card per twelve (12)-month period.

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

D. What is NOT Covered:
The following items are excluded from coverage under the Group Policy:
- **Eligible Cellular Wireless Telephone** accessories other than the standard battery and standard antenna provided by the manufacturer,
- **Eligible Cellular Wireless Telephones** purchased for resale or for professional or commercial purposes,
- **Eligible Cellular Wireless Telephones** that are lost or Mysteriously Disappear,
- **Eligible Cellular Wireless Telephones** under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes, or delivery service,
- **Eligible Cellular Wireless Telephones Stolen** from baggage unless hand-carried and under the Eligible Person’s supervision or under the supervision of the Eligible Person’s traveling companion who is previously known to the Eligible Person,
- **Eligible Cellular Wireless Telephones Stolen** from a construction site,
- **Eligible Cellular Wireless Telephones:** that have been rented or leased from a person or company other than a cellular provider,
- **Eligible Cellular Wireless Telephones** that have been borrowed,
- **Eligible Cellular Wireless Telephones:** that are received as part of a pre-paid plan,
- **Cosmetic damage** to the Eligible Cellular Wireless Telephone or damage that does not impact the Eligible Cellular Wireless Telephone’s ability to make
Cellular Wireless Telephone Protection (Cont.)

- or receive phone calls (including minor screen cracks and fractures less than two (2) inches in length that do not prevent the ability to make or receive phone calls unless the cracks or fractures related to making or receiving phone calls);

- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin;

- Damage or theft resulting from misuse-delivery or voluntary parting from the Eligible Cellular Wireless Telephone;

- Replacement of Eligible Cellular Wireless Telephone(s) purchased from anyone other than a cellular service provider’s retail or internet store that has the ability to initiate activation with the cellular service provider;

- Taxes, delivery, or transportation charges, or any fees associated with the service provided; and

- Losses covered under a warranty issued by a manufacturer, distributor, or seller.

In addition, we shall not be deemed to provide coverage, and we shall not be liable to pay any claim, under the circumstances described above, if the claim is due to damage (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.

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.

Final Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract. Benefits are provided to you, the cardholder, at no additional charge. 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 July 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertisements and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

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

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

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

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

Due diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any loss of or damage to your covered cellular wireless telephone(s). 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 person 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.

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. 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 the event of a conflict between the Guide and the Group Policy, the Group Policy shall control.

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

The following Key Terms apply to the following benefits: MasterRental, Extended Warranty, and Purchase Assurance.

Key Terms:

Throughout this document, “you” and “your” refer to the cardholder. “We,” “us,” and “our” refer to New Hampshire Insurance Company, Inc., an AIG company.

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

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

Auction (online or live) means a place or internet site where items are sold through price bids or 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!, and public or private live auctions.)

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

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

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

Covered card means the Mastercard card linked to the eligible account.

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

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

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

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

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

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

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.

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

Non-auction internet advertisements mean advertisements posted on the internet by a non-auction internet merchant with a valid tax identification number. The advertisement must have been posted within sixty (60) 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 mean advertisements appearing in a newspaper, magazine, store circular, or catalog that state the authorized dealer or store name, item (including make and model number), and sale price. The advertisement must have been published within sixty (60) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

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 the terms and conditions of the rental, as well as the responsibility of all parties under the Rental Agreement.

Stolen means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within the required time from the theft.

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

Vehicle means a land motor Vehicle with four (4) wheels that is designed for use on public roads and intended for use on a bound surface such as concrete or tarmac. This includes minivans and sport utility Vehicles that are designed to accommodate less than nine (9) passengers.

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.

To file a claim or request Travel Assistance Services, call 1-800-Mastercard, or en Español: 1-800-633-4466.