Collision/Vehicle

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard, or go to www.mycardbenefits.com to initiate.

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. Pursuant 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 once (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, lessor to rental vehicles that are not equipped with 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 cardcardholder and those designated in the rental agreement are covered as authorized drivers.

E. Excluded Rental Vehicles

- Vehicles not required to be licensed
- All-size vans mounted on truck chassis (including, but not limited to, Ford Econoline, cargo vans, campers, off-road vehicles, and other recreational vehicles)
- Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels
- Antique vehicles (vehicles that are more than twenty (20) years old or have not been manufactured for at least ten [10] years) or limousines

F. Where You AreCovered

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:

a) Reasonable and customary charges of repair or the actual repair amount;

b) Whichever is lower: 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;

e) The actual cash value.

In addition, coverage is limited to $500 per incident for reasonable loss-of-use charges 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
- 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
- Breakouts or fire/ftm 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 vehicle rental company
- Vehicles with a rental agreement that extends 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)
- 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 minor leases
- Incident 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.mycreditcardsbenefits.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.)

- 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)
  - Copy of the declarations page of any personal vehicle liability insurance policy and/or other valid insurance or coverage
  - 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 your 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.

Evidence of Coverage

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

Key Terms

Read the entire document carefully to determine all rights and duties and what is and what is not covered.

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): Photographic 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 your 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 need help while traveling 50 (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. Enrolment 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 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.

• The kind of coverage you receive:
  
  • Reimbursement for the actual cost to replace or repair a Stolen or damaged Eligible Cellular Wireless Telephone.

  • Coverage ends on the earliest of: The date you no longer are a Cardholder; the date the Covered Card is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium under the Group Policy; the date the participating organization ceases to participate in the Group Policy; or the date the Group Policy is terminated.

  • 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 $500 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 excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity.

  • In no event will this coverage apply as contributing insurance. This “noncontribution” clause will take precedence over a similar clause found in other insurance or indemnity language.

• 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 use.

• 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.

E. How to file a claim

Call 1-800-Mastercard or go to www.mycardbenefits.com to open a claim. You must report the claim within ninety (90) days after the loss, or as soon as reasonably possible, or the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of loss.

Written proof of loss must be submitted to our administrator within one hundred twenty (120) days of the loss or the claim may not be honored. Required documentation may include but is not limited to the following:

• Your card statement reflecting the monthly Eligible Cellular Wireless Telephone payments for the month preceding the date the Eligible Cellular Wireless Telephone was Stolen or suffered damage.

• A copy of your current wireless service provider’s billing statement.

• If a claim is due to damage, a copy of the repair estimate and photos of the damage.

• If the claim is due to theft, a copy of the police report filed within forty-eight (48) hours of the theft.

• Any other documentation or information reasonably requested by us to support the claim.

Travel Services Medical Assistance

Provides a global referral network of general physicians, dentists, hospitals, and pharmacies. We also can help you refill prescriptions with local pharmacists (subject to local laws).

In the event of emergencies, a state-side physician or nurse can be contacted for consultation with the local medical staff and to monitor your activity with the travel service. 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, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard card account.
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 an 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 peripherals)
- 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, lightning, and earthquake)
- Indirect or direct damages resulting from a covered loss
- Mechanical failure arising from product recalls
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; 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

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 (or U.S. store brand) warranty
  - Service contract or optional extended warranty, if applicable
  - Itemized repair estimate from a factory-authorized service provider
  - Any other documentation that may be reasonably requested by us or our administrator to validate a claim

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.

Travel Assistance Services (Cont.)

- 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.
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 card/credit card, driver’s license, Social Security card, and passport.

Emergency Card Replacement: Should you believe you are a victim of Identity Theft, please contact 1-800-Mastercard. Simply contact 1-800-Mastercard if you believe you have been a victim of Identity Theft.

Emergency Cash Advance: If you believe you have been a victim of Identity Theft, you will not be responsible for any unauthorized transactions on your account. You can get cash at over two (2) million ATMs worldwide. To enable cash access, simply enter up to 10 domain or URL names related to cardholder’s business. This service is provided to eligible Mastercard cardholders at no charge. The online monitoring dashboard is available on all the personally identifiable information (PII) data the cardholder wants to protect on the dashboard.

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

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 cardholder, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible Mastercard cardholders at no additional cost and is in effect for events occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew any services provided to eligible Mastercard cardholders, you will be notified within 30 to 120 days before the expiration of the service agreement. The event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard.
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 covered 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), permanently installed items, 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 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), sale price, and, if applicable, shipping, handling, and other charges
  – Receipt showing the item(s) was/were purchased
  – 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), sale price, and, if applicable, shipping, handling, and other charges
  – Receipt showing the item(s) was/were 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 personalized pick-up and drop-off from your home or hotel to the airport or home 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.

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 accountholder, 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, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The Policyholder under the Group Policy (hereinafter 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 we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits 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. 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 herein.

Due diligence: A term typically used in the context of due diligence refers to the process of thoroughly investigating a subject or entity to gather all relevant information. It requires exercising due care and prudence to verify and understand the nature and circumstances of the subject.

Due diligence: identifies areas that require investigation and confirms that the due diligence process is complete.

Due diligence: refers to the process of thoroughly investigating the subject or entity to gather all relevant information.

Due diligence: is exercised in the context of a contract or agreement to ensure that all parties are aware of the terms and conditions.

Due diligence: ensures that all parties are aware of the terms and conditions of the agreement.

Due diligence: is a process that requires exercising due care and prudence in the context of a contract or agreement.

Due diligence: is exercised in the context of a contract or agreement to ensure that all parties are aware of the terms and conditions.

Due diligence: refers to the process of thoroughly investigating the subject or entity to gather all relevant information.

Due diligence: is a process that requires exercising due care and prudence in the context of a contract or agreement.

Due diligence: is exercised in the context of a contract or agreement to ensure that all parties are aware of the terms and conditions.

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