



MasterCard® 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**.

MasterRental Coverage

Evidence of Coverage

Pursuant to the below terms and conditions, when you rent a vehicle for fifteen (15) consecutive days or less with your **covered card**, you are eligible for benefits under this coverage.

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

A. To Get Coverage

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

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

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

Your **rental agreement** must be for a rental period of no more than fifteen (15) consecutive days. Rental periods that exceed or are intended to exceed fifteen (15) consecutive days are not covered.

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

B. The Kind of Coverage You Receive

We will pay for the following on a secondary basis:

- Physical damage and theft of the **vehicle**, not to exceed the limits outlined below
- Reasonable loss-of-use charges imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service. Loss-of-use charges must be substantiated by a location and class-specific fleet utilization log.
- Towing charges to the nearest collision repair facility

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

C. Coordination of Benefits

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

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

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

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

If you have no other insurance or your insurance does not cover you in territories or countries outside of the United States, coverage is considered primary coverage.

D. Who Is Covered

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

E. Excluded Rental Vehicles

- All trucks, pickups, full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road **vehicles**, and other recreational **vehicles**
- All sport utility trucks. These are **vehicles** that have been or can be converted to open, flatbed trucks (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- Trailers, motorbikes, motorcycles, and any other **vehicle** having fewer than four (4) wheels
- Antique **vehicles** (**vehicles** that are more than twenty [20] years old or have not been manufactured for at least ten [10] years) or limousines
- Any rental **vehicle** that has a **MSRP** that exceeds \$50,000 **USD**

F. Where You Are Covered

Coverage is available worldwide except in the following countries: Republic of Ireland, Northern Ireland, Israel, and Jamaica.

Coverage is not available in countries where:

- a) this **EOC** is prohibited by that country's law or

- b) the terms of the **EOC** are in conflict with the laws of that country.

G. Coverage Limitations

We will pay the lesser of the following:

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

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

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

H. What Is NOT Covered

- Any personal item **stolen** from the interior or exterior of rental **vehicles**
 - **Vehicle** keys or portable Global Positioning Systems (GPS)
 - **Vehicles** not rented by the **cardholder** or **authorized user** on the **covered card**
 - Any person not designated in the **rental agreement** as an **authorized driver**
 - Any obligations you assume other than what is specifically covered under the **rental agreement** or your primary **vehicle** insurance or other indemnity policy
 - Any violation of the written terms and conditions of the **rental agreement**
 - Any loss that occurs while driving under the influence of drugs or alcohol
 - Any loss associated with racing or reckless driving
 - Losses involving the theft of the rental **vehicle** when you or an **authorized driver** cannot produce the keys to the rental **vehicle** at the time of reporting the incident to the police and/or rental agency as a result of negligence
 - Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown
 - Subsequent **damages** resulting from a failure to protect the rental **vehicle** from further damage
 - Blowouts or tire/rim **damage** that is not caused by theft or vandalism or is not a result of a **vehicle** collision causing tire or rim **damage**
 - Rental **vehicles** where collision/**damage** waiver coverage (or similar coverage) was accepted/purchased by you
 - Any **damage** that is of an intentional or non-accidental nature, caused by you or an **authorized driver** of the rental **vehicle**
 - Depreciation, diminishment of value, administrative, storage, or other fees charged by the **vehicle** rental company
 - **Vehicles** with a **rental agreement** that exceeds or is intended to exceed a rental period of fifteen (15) consecutive days from a rental agency
 - Losses resulting from any kind of illegal activity
 - **Damage** sustained on any surface other than a bound surface such as concrete or tarmac
 - **Damage** sustained on any road not regularly maintained by a municipal, state, or federal entity
 - Losses as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; 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 in Republic of Ireland, Northern Ireland, Israel, or Jamaica
- #### I. 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 loss or the claim may not be honored.
 - You may choose to assign your benefits under this insurance program to the rental agency from which you rented your **vehicle**. Please contact us or our **administrator** for further details.
 - Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored:
 - Completed and signed claim form
 - Receipt showing the **vehicle** rental
 - Statement showing the **vehicle** rental

MasterRental Coverage (Cont.)

- The **rental agreement** (front and back)
- Copy of your valid driver's license (front and back)
- Copy of the declarations page of any primary **vehicle** insurance and other valid insurance or coverage
- Police report when the **vehicle is stolen**, vandalized (regardless of the damage), or involved in a collision 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

MR-CC-EOC (9.08)

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

A. To Get Coverage

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

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 **stolen** or **damaged** jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

D. What Is NOT Covered

- Items left in public sight, out of arm's reach, lacking care, custody, or control by the **cardholder**
- Lost items and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act
- Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party
- Items lost, **stolen**, **damaged**, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services)
- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse
- Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you
- Losses that cannot be verified or substantiated
- Items covered by a manufacturer's recall or class action suit
- Items that you **damage** through alteration (including, but not limited to, cutting, sawing, 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 throwers, 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, 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 **stolen** or **damaged** at a new home construction site
- Rented, leased, or borrowed items for which you will be held responsible
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty
- Interest or conversion fees that are charged to you on the **covered card** by the financial institution

Purchase Assurance Coverage (Cont.)

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 loss or the claim may not be honored.
- Submit the following documentation within one hundred eighty (180) days of the date you report the claim:
 - Completed and signed claim form
 - Repair estimate for **damaged** item(s)
 - Photograph clearly showing **damage**, if applicable
 - Receipt showing purchase of covered item(s)

- Statement showing purchase of covered item(s)
- Report from police listing any items **stolen**
- Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy)

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

PA-CC-EOC (9.08)

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 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.
- 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.

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 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).

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

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).
- In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary, or have a family member or close friend brought to your bedside, if you have been traveling alone (at cardholder's expense). If a tragedy occurs, we 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.

Extended Warranty

Evidence of Coverage

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

A. To Get Coverage

- You must 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 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)

Extended Warranty (Cont.)

- 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

EW-CC-EOC (9.08)

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
Austria.....	0800-070-6138	Netherlands.....	0800-022-5821
France.....	0-800-90-1387	Poland.....	0-0800-111-1211
Germany.....	0800-819-1040	Portugal.....	800-8-11-272

Hungary.....	06800-12517	Spain.....	900-97-1231
Ireland.....	1-800-55-7378	United Kingdom.....	0800-96-4767
Italy.....	800-870-866	Virgin Islands.....	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed here, 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 (1-877-346-3286)** to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator.

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

Account and Billing Information

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about

additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

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.

Eligibility:

To be eligible for this coverage, you must be a MasterCard cardholder issued by a U.S. financial institution.

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. They include:

- providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- assistance in notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies
- assisting the cardholder with debit, credit, and/or charge card replacement
- assisting cardholder with membership/affinity card replacement
- educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences
- providing the cardholder with the Identity Theft Resolution Kit

Identity Theft Protection (Cont.)

- providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts

MasterCard ID Theft Alerts™:

MasterCard is offering cardholders cyber security through ID Theft Alerts, CSID's proprietary internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, ID Theft Alerts is tracking thousands of websites and millions of data points, and alerting cardholders whose personal information they find has been compromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves. Get started at no cost to you by enrolling at <http://www.mastercard.us/idtheftprotection>.

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 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 cardholder. This service is provided to eligible MasterCard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible MasterCard cardholders, you will be notified within 30 to 120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-MasterCard**.

Price Protection

The Final Legal Disclosure is part of this agreement.

Key Terms

Throughout this document, "you" and "your" refer to the **cardholder** or **authorized user** of the **covered card**. "We," "us," and "our" refer to AIG WarrantyGuard, Inc.

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

Auction (online or live) means a place or internet site where items are sold through price bids 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 user means an individual who is authorized to make purchases on the **covered card** by the **cardholder** and is recorded by the Participating Organization on its records as being an **authorized user**.

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

Covered card means the MasterCard card.

Non-auction internet advertisements means advertisements posted on the internet by a non-auction internet merchant with a valid tax identification number. The advertisement must have been posted within 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 means 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).

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), 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

Price Protection (Cont.)

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 and eighty (180) days of the advertisement's publication:
 - Completed and signed claim form
 - A copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling, and other charges
 - Receipt showing the item(s) was/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

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

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

Effective date of benefits: Effective February 1, 2015, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

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

Benefits to you: These benefits apply only to the **cardholder** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, 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 account is suspended or canceled, subject to the terms and conditions of coverage.

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

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

Dispute resolution—arbitration: This **EOC** requires binding arbitration if there is an unresolved dispute concerning this **EOC** (including the cost of, lack of, or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, you give up your right to resolve any dispute arising from this **EOC** by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration, or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration, and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which you live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1

et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this EOC. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **EOC** and all transactions contemplated by this **EOC**, including, without limitation, the validity, interpretation, construction, performance, and enforcement of this **EOC**.

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

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

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

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

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

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

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

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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** or **authorized user** of the **covered card**. "We," "us," and "our" refer to New Hampshire Insurance Company, Inc., an AIG company.

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

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

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

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

Covered card means the MasterCard card.

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.

Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The **EOC**, Key Terms, and Final Legal Disclosure are

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.

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.

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.

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.

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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-MC-ASSIST, or en Español: 1-800-633-4466.**

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