Important information. Please read and save.

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

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

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.

Eligible Account means a U.S.-issued credit card account that is enrolled in and eligible for coverage under the Group Policy.

Eligible Cellular Wireless Telephones are the cellular telephones associated with the primary line and up to the first two secondary, additional, or supplemental lines on the Eligible Person’s cellular provider’s monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred.

Eligible Expense(s) means the eligible expenses related to your Identity Fraud.

Eligible Person (Identity Fraud Expense Reimbursement) means the holder of an Eligible Account who is a U.S. citizen or a legal resident of the U.S., and his or her spouse and children up to age 18 (25 if a full-time student enrolled in an accredited institution).

Eligible Person (Cellular Wireless Telephone Protection Coverage) means a person to whom an Eligible Account is issued from a Participating Organization who charges the monthly bill for an Eligible Cellular Wireless Telephone to an Eligible Account. 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 means the document describing the terms, conditions, and exclusions. The EOC, Key Terms, and Legal Disclosures are the entire agreement between you and us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not a part of your coverage.

Group Policy means the Identity Theft Insurance Policy, Policy No. 84161535-02, entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, effective as of April 1, 2017, which is the subject of this Guide to Benefits.

Identity Fraud means the use of your name, address, Social Security Number (SSN), bank, or credit card account number, or other identifying information without your knowledge to commit fraud or deception.

Loss means the eligible expenses related to your Identity Fraud.

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.

Stolen means items that are taken by force and/or under duress or a Loss that involves the disappearance of Eligible Cellular Wireless Telephone from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight (48) hours of the theft.

Stolen Identity Event means the theft, unauthorized, or illegal use of an Eligible Person’s name, account or account number, SSN, or any other method of identifying the Eligible Person.

**Identity Fraud Expense Reimbursement**

Evidence of Coverage

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

A. The kind of coverage you receive:

We will reimburse you for covered expenses incurred as a result of a Stolen Identity Event. Covered expenses include the following:

- Costs for refilling applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received, from any source, incorrect information as a result of a Stolen Identity Event
- Costs for notifying affidavits or other similar documents, long-distance telephone calls, and postage reasonably incurred as a result of reporting a Stolen Identity Event or amending or rectifying records as to your true name or identity as a result of a Stolen Identity Event
- Costs incurred for a maximum of four (4) credit reports requested after the discovery of a Stolen Identity Event
- Costs for contesting the accuracy or completeness of any information contained in a credit report following a Stolen Identity Event
- Actual lost wages for time taken from work solely as a result of your efforts to amend or rectify records as to your true name or identity because of a Stolen Identity Event. Actual lost wages do not include remuneration for vacation days, discretionary days, floating holidays, and personal days. Actual lost wages do not include remuneration for sick days or any cost for time taken from self-employment.
- Reasonable fees for an attorney appointed by us and related court fees incurred with our consent for any legal action brought against you by a creditor or collection agency for the nonpayment of goods or services or the default on a loan as a result of a Stolen Identity Event
- Reasonable fees for an attorney appointed by us and related court fees incurred with our consent for removing any civil judgment wrongfully entered against you as a result of the Stolen Identity Event

B. Where you’re covered:

Coverage applies only to covered expenses incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

C. What is NOT covered:

- Any intentional, dishonest, criminal, malicious, or fraudulent acts, if you personally participated in, directed, or had knowledge of such acts, a Stolen Identity Event, or unauthorized use of the Eligible Account

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

“Card” refers to Mastercard card, and “Cardholder” refers to a Mastercard cardholder.
Any theft or unauthorized use of your Eligible Account by a person who is not an Eligible Person to whom you entrusted the Eligible Account.

Your failure to comply with the terms and conditions of the Eligible Account.

Your failure to take reasonable actions to mitigate possible Losses.

Damages or Losses arising from the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.

Damages or Losses arising out of any business pursuits, Loss of profits, business interruption, Loss of business information, or any pecuniary Loss.

Any lost wages due to sickness or emotional breakdown.

Damages or Losses of any type for which the financial institution is legally liable.

Damages or Losses of any type resulting from fraudulent charges or withdrawal of cash from a debit or credit card.

Damages or Loss of any type resulting from fraudulent withdrawals from financial accounts.

Indirect or direct damages or Losses of any nature.

Any incident involving a Loss or potential Loss not notified to the relevant police authority within seventy-two (72) hours from the date you had knowledge of the Loss.

Any costs due to delay in providing services, or Damages resulting from any delay in services.

Losses that were incurred or commenced prior to this coverage being provided to you.

Fees or costs associated with the use of any investigative agencies or private investigations.

Any Loss that is not a direct result of a Stolen Identity Event.

Theft or Damage of traveler's checks, tickets of any kind, negotiable instruments, cash or its equivalent, passports, or any documents.

Authorized account transactions or trades that you have disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.

In addition, we shall not be deemed to provide cover 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 cover, 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 any other applicable international law.

Contact 1-800-Mastercard to open a claim and follow our instructions.

Cooperate with us and help us to enforce any legal rights that you may have against anyone who may be liable to you as a result of the Stolen Identity Event.

Send us a signed, sworn proof of Loss, or an affidavit containing requested information about the Loss, including receipts.

You must charge your monthly cellular telephone bill with your Covered Card.

You are eligible for coverage the first day of the calendar month following the payment of your cellular telephone bill.

Coverage is limited to damage or theft up to $600 per claim subject to the terms, conditions, exclusions, and limits of liability of this benefit as well as the $50 deductible. The maximum liability is $600 per claim occurrence, and $1,000 per twelve (12) month period.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.

Coverage is limited to damage or theft to Cellular Wireless Telephone protection.

Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.

Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.

Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have.
Restrictions, conditions, and limitations apply.

Mastercard Easy Savings Program U.S. Small Business—Participating
terms and conditions before you enroll for a Boingo Wi-Fi for Mastercard
waiver by us of our rights under these Terms and Conditions is binding only if
our rights and obligations at any time. The invalidity of any provision of these
Terms and Conditions will not affect the validity of the remaining portions. Any
waiver by us of our rights under these Terms and Conditions is binding only if
in a writing signed by us. The use of your issuing bank and Merchant names
and logos in the Program is by permission only.

Mastercard Easy Savings Program for Commercial—Participating
Terms and Conditions. Restrictions, conditions, and limitations apply.
Visit the Merchant detail pages at www.easysavings.com for more details.

Mastercard Easy Savings Program for Commercial—Participating
Terms and Conditions. Restrictions, conditions, and limitations apply.
Visit the Merchant detail pages at www.easysavings.com/commercial
for more details.

© Mastercard, Mastercard Easy Savings Program, MASTERCARD EASY
SAVINGS PROGRAM FOR COMMERCIAL and the Mastercard brand marks
are registered trademarks of Mastercard International Incorporated. All third-
party product and services names referenced herein are trademarks of their
respective owners.

Boingo Wi-Fi

Eligibility:
Boingo Wi-Fi is being provided at no additional cost to eligible cardholders.
Eligible account holders that register, who are creating a Boingo account, under
selective circumstances, the Boingo Wi-Fi for Mastercard benefit may be
made available to certain eligible non-Mastercard cardholders of Mastercard
credit cards issuers.

The Wi-Fi network service is provided by Boingo:
By subscribing for this benefit, you acknowledge that Mastercard is neither
responsible for nor guarantees the quality, security, coverage, or availability of
Boingo’s network of Wi-Fi hotspots or partners, and you agree that use of the
Boingo Wi-Fi network is at your own risk.

Use of the Wi-Fi services is governed by Boingo’s terms:
Your use of Boingo’s Wi-Fi services is subject to Boingo’s customer agreement,
end user license agreement, and all applicable legal terms and conditions,
including Boingo’s terms of use and privacy and security policies available at
www.boingo.com. You will be given the opportunity to review Boingo’s
customer agreement, end user license agreement, and all applicable legal
terms and conditions before you enroll for a Boingo Wi-Fi for Mastercard
Cardholders plan.

Limit of 4 Devices:
Eligible cardholders will be permitted to connect up to four (4) devices at any
time to the Wi-Fi network maintained by Boingo and its partners.

Changes to Boingo’s Services & Hotspots:
Available hotspots in Boingo’s network are subject to change at any time. Visit
http://wifi.boingo.com for a current listing of hotspots.

Enrollment:
In order to access any Boingo Wi-Fi hotspot for free through the Boingo Wi-Fi
Benefit Plan, you must first register your Mastercard credit card account. Cardholders
will need to first enroll in the program benefit through Boingo and create a new account with Boingo. Enrollment in the Boingo Wi-Fi for Mastercard Cardholders plan is limited to eligible cardholders only. Enrollment may not be available for up to forty-eight (48) hours for cardholders that received a newly issued card or that have recently had the Boingo Wi-Fi benefit added to their card account. If after forty-eight (48) hours, you are still unable to enroll, please contact your card issuer.

Do you have an existing Boingo plan?
If you have an existing paid Boingo subscription plan, your existing plan will
remain and Canceledly cancelled when you enroll in Boingo’s Mastercard Wi-Fi
Benefit Plan. If you would like to cancel your existing paid subscription plan, call
Boingo’s dedicated Mastercard Wi-Fi benefit line at +1 310-893-0177. For local
phone numbers or additional contact methods, visit https://mastercard.
boingo.com/contact-us

Termination and Cancellation:
This benefit is non-transferable and may be terminated for breach of any terms
or conditions, as well as for abuse of your Boingo Wi-Fi account. This benefit
is subject change or cancellation without notice.

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

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
are governed by the Group Policy.

Effective date of benefits: This Guide to Benefits replaces all prior disclosures,
program descriptions, advertising, and brochures by any party. The Policyholder
and the insurance company agree to the right to change the benefits and features
of these programs at anytime. Notice will be provided for any changes.

Cancellation: The Policyholder may cancel these benefits at any time or
choose not to renew the insurance coverage for all Eligible Accounts. If
the Policyholder cancels 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 given prior written notice as set forth in
the Group Policy. 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 Eligible Accounts issued by
U.S. financial institutions. No person or entity other than an Eligible Person
shall have any legal or equitable right, remedy, or claim for benefits, insurance
services may have associated costs, which will be your responsibility

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 arbitrations of a representative nature, or any arbitrations of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will

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, we are entitled to
recover such amounts from other parties or persons. Any party or Eligible
Person who receives payment under these benefits must transfer to the insurance
company his or her rights to recover against any other party or
person for the portion of the claim paid by us, must do everything necessary
to secure these rights, and must not do anything that would jeopardize their

Miscellaneous: These Terms and Conditions will be governed by the laws
of New York State, without regard to conflict of law principles. Any dispute
arising out of or in connection with the interpretation or performance of these
Terms and Conditions, that is not settled in accordance with the section of
these Terms and Conditions entitled “Disputes”, shall be finally settled by the
Courts located in the City and State of New York, which shall have exclusive
jurisdiction. YOU AND WE HEREBYE WAIVE ANY RIGHT TO A JURY TRIAL.
You may not assign your rights under these Terms and Conditions. We may assign
our rights and obligations at any time. The invalidity of any provision of these
Terms and Conditions will not affect the validity of the remaining portions. Any
waiver by us of our rights under these Terms and Conditions is binding only if
in a writing signed by us. The use of your issuing bank and Merchant names
and logos in the Program is by permission only.
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.

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the Group Policy, the Group Policy shall control. Provision of services is subject to availability and applicable legal restrictions.

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 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 part of your coverage. In case of a conflict between this Guide to Benefits and the Group Policy, the Guide to Benefits shall control.
To file a claim, call

1-800-Mastercard: 1-800-627-8372,
or en Español: 1-800-633-4466.