Mastercard® Cardholder Benefits

Guide to Benefits

for Small Business Cardholders

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. These programs and coverages apply to travel and retail purchases made on or after July 1, 2019.

Navy Federal Credit Union® Mastercard for the
Following Small Business Cardholders

Mastercard® Business Card
World Elite Mastercard® for Business Card
Debit Mastercard® Business Card
Prepaid Business Card

The chart below identifies the specific benefits of each program at a glance. We suggest you take a few minutes to familiarize yourself with the benefits of each program. You may also want to make a photocopy to take with you when traveling. This Guide applies to travel and retail purchases made on or after February 1, 2019, and supersedes any previous Guide or program.

<table>
<thead>
<tr>
<th>Program</th>
<th>Business Card</th>
<th>World Elite for Business</th>
<th>Debit Business Card</th>
<th>Prepaid Business Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intuit QuickBooks®</td>
<td>✓</td>
<td>✓</td>
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<td>Intuit TurboTax</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Mastercard Mobile Account Management</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Cellular Wireless TelephoneProtection</td>
<td>✓</td>
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<td>✓</td>
<td>✓</td>
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<tr>
<td>Mastercard ID Theft</td>
<td>✓</td>
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<tr>
<td>Mastercard Travel &amp; Lifestyle Services</td>
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<td>✓</td>
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<tr>
<td>Premium Easy Savings*</td>
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<td>Mastercard Business Assistant</td>
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*Subject to Card Issuer participation. Please check with your issuer to see if you are enrolled in the Easy Savings program.

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.

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

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

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

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

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

Covered Card means the Mastercard® card linked to your Eligible Account.

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

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

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

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

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

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

Manufacturer Suggested Retail Price (MSRP) means the purchase price of the vehicle or the value of the vehicle.

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.

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 taken by force and/or under duress or a loss that involves the disappearance of an 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 hours of the theft.

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

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

BUSINESS SERVICES

Intuit QuickBooks® Online Discount

Program Description:
QuickBooks Online is accounting software for self-employed and small businesses designed to help manage sales and expenses, get invoices paid, accept payments and much more. With real-time, accurate data you can access anywhere, anytime, and with any device, you will always know where you stand so you can focus on your business. Mastercard cardholders can sign up for a 30-day free trial and save up to 50% on QuickBooks Online products.

Eligibility:
To be eligible for a discount on Intuit QuickBooks Online, you must have a valid Mastercard Small Business Credit, Debit or Prepaid card issued by a U.S. financial institution. Trial and discount offers are valid for new QuickBooks Online subscriptions only.
Intuit TurboTax® Discount

Program Description:
TurboTax, the #1 best-selling tax preparation software, coaches consumers and small businesses step-by-step through their federal and state taxes, with no previous tax knowledge needed. TurboTax guarantees 100% accurate calculations and your maximum tax refund, so you can be confident your taxes are done right. Mastercard cardholders can save up to $20 on TurboTax federal products.

Discounts are applicable to TurboTax Online and TurboTax download versions:
• TurboTax Self-Employed uncovers industry-specific deductions personalized to you and your line of work
• TurboTax Business (download version) is designed for Partnerships, S Corps, C Corps, multi-member LLCs, trusts and estates
• TurboTax Live products offer real-time expert advice on demand and a final review of your return by a CPA or EA

Eligibility:
To be eligible for a discount on Intuit TurboTax, you must have a valid Mastercard Small Business Credit, Debit, or Prepaid card issued by a U.S. financial institution.

How to use the Intuit TurboTax benefit:
Visit https://turbotax.com/affiliate/nmcn and follow instructions to purchase the right version of TurboTax for your business. Use your Mastercard Small Business Credit, Debit, or Prepaid card to pay for your discounted purchase.

Terms of Service and Guarantees:
TurboTax Terms of Service can be found at https://turbotax.intuit.com/corp/terms-of-service.jsp, and TurboTax Product Guarantees and other important information are located at https://turbotax.intuit.com/lp/yy/ guarantees.jsp.

Mastercard Mobile Receipt Management

Program Description:
Mastercard offers a free Mobile Receipt Management application for all Small Business Credit, Debit, and Prepaid cardholders in the United States. Business owners and employees can snap photos of receipts to store them securely in the cloud. This will help businesses to better understand their expenses and manage their financial health. Receipts are foundational to better business management app helps them categorize expenses (including personal vs. business), attach detailed notes, easily export data, and view clear reporting. Business owners and employees can snap photos of receipts to store them securely in the cloud. This will help businesses to better understand their expenses and manage their financial health. Receipts are foundational to better business management app helps them categorize expenses (including personal vs. business), attach detailed notes, easily export data, and view clear reporting. Business owners and employees can snap photos of receipts to store them securely in the cloud. This will help businesses to better understand their expenses and manage their financial health. Receipts are foundational to better

Eligibility and Activation:
To use the Mastercard Mobile Receipt Management app, simply download the free iOS or Android™ version from the Apple® or Google™ app store. Then use your valid Mastercard Small Business Credit, Debit, or Prepaid card (issued by a U.S. financial institution) to activate the mobile app.

Mastercard Business Assistant

Mastercard® Business World Elite offers you the Mastercard Business Assistant Service. Imagine your own Assistant 24 x 7 x 365, where knowledgeable experts can assist with all your business needs, whenever you need it. This provides robust, personalized features that will save you time and simplify your busy day, such as:
• local experts who can provide on-site assistance with everyday business needs like helping identify the best location for a client meeting or installing a new printer
• reminder service for those dates or events that you cannot afford to miss. Let the Mastercard Business Assistant assist you today, so you can get back to business! Our experts look forward to assisting you at 1-800-Mastercard.

PEACE OF MIND

Cellular Wireless Telephone Protection – Commercial

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. To get coverage:
You must charge your monthly Eligible Cellular Wireless Telephone bill to your Covered Card. You are eligible for coverage the first day of the calendar month following the payment of your Eligible Cellular Wireless Telephone bill to your Covered Card. You can pay an Eligible Cellular Wireless Telephone bill with your Covered Card and fail to pay a subsequent bill to your Covered Card in a particular month, your coverage period changes as follows:
1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment to your Covered Card; and
2. Your coverage resumes on the first day of the calendar month following the date of any future payment of your Eligible Cellular Wireless Telephone bill with your Covered Card.

B. 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 have a Cardholder; the date the Eligible Account is determined to be ineligible 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 $800 per claim, and $1,000 per 12-month period. Each claim is subject to a $50 deductible.
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.

D. What is NOT covered:
The following items are excluded from coverage under the Group Policy:
• Eligible Cellular Wireless Telephone accessories other than the standard battery and standard antenna provided by the manufacturer
• Eligible Cellular Wireless Telephones 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, airlines, or delivery service
• Eligible Cellular Wireless Telephones Stolen from luggage unless harm was done and under the Eligible Person’s supervision or under the supervision of the Eligible Person’s traveling companion who is previously known to the Eligible Person
• Eligible Cellular Wireless Telephones Stolen from a construction site
• Eligible Cellular Wireless Telephones that have been rented or leased from a person or company other than a cellular provider
• Eligible Cellular Wireless Telephones that have been borrowed
• Eligible Cellular Wireless Telephones that are sold in such a way as to reduce the maximum liability
• Cosmetic damage to the Eligible Cellular Wireless Telephone that does not impact the Eligible Cellular Wireless Telephone’s ability to make or receive phone calls (including minor screen cracks and fractures less than two inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls)
• Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin
• Damage or theft resulting from mis-delivery or voluntary parting from the Eligible Cellular Wireless Telephone
• Replacement of Eligible Cellular Wireless Telephones(s) purchased from anyone other than a cellular service provider’s retail or internet store that has the ability to initiate activation with the cellular service provider
• Taxes, delivery, or transportation charges or any fees associated with the service provided
• Losses covered under a warranty issued by a manufacturer, distributor, or seller

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
the trade or economic sanctions, laws, or regulations of the European Union or the United States of America. E. How to file a claim: Call 1-800-mastercard or go to www.mastercardbenefits.com to open a claim. You must report the claim within ninety (90) days of 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. We reserve the right to file a suit against the 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.

Legal Disclosure: This Guide to Benefits is not, by itself, a policy, contract or policy of insurance or other contract.

Benefits are provided to you, the Cardholder, at no additional charge. The insurance benefits are provided under the 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 documents, publications, brochures, and brocheries 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 may cancel these benefits at any time or choose not to renew the insurance coverage for all Cardholders. If the Policyholder cancels 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 eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to Eligible Accounts issued in the United States. This Guide to Benefits is not an offer to any persons located in any other jurisdiction.

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

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in similar circumstances to avoid, diminish, or reduce any loss or damage insured under the Group Policy.

Subrogation: If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Salvage: If an item is not repairable, we may require that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage may result in forfeiture of such benefit.

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 to Benefits shall remain valid, intact, and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability. This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the Group Policy, the Group Policy shall control.

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

Mastercard ID Theft Protection (IDT)

Program Description: Mastercard ID Theft Protection provides you with access to a number of identity theft resolution services, should you believe you are a victim of Identity Theft. This program offering prevents identity theft by monitoring the internet, indexed and not, searching for compromised credentials and potentially damaging use of cardholders’ personal information in order to detect fraud at its inception.

Eligibility: All Mastercard Small Business cardholders in the US are eligible for this coverage.

Services provided: Services provided are on a 24-hour basis, 365 days a year. In order to receive the following services, you must enroll at https://mastercard.us.idprotectiononline.com. The services include:

• Online Monitoring Dashboard (requires activation): The online monitoring dashboard is the primary user interface for cardholders, it serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders’ risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity theft alerts.

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

• Identity Monitoring: IDT searches the internet to detect compromised credentials and potentially damaging use of cardholders’ personal information, and alerts them via email so that they can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:

• email addresses
• debit/credit cards
• bank accounts
• web logins; username and password
• medical insurance cards
• drivers’ licenses
• loyalty cards
• affinity cards
• passport numbers
• Vehicle Insurance cards
• Social Security Numbers

• Single Bureau Credit Monitoring:

• Required documentation may include, but is not limited to, the following:

1. A copy of your current wireless service provider’s billing statement.
2. If a claim is due to damage, a copy of the repair estimate and photos of the damage.
3. If the claim is due to theft, a copy of the police report filed within forty-eight (48) hours of the theft.
4. Any other documentation or information reasonably requested by us to support the claim.

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

Resolution Services: Cardholders will have access to a team of identity theft resolution specialists, available 24 hours a day, 365 days a year to help resolve cardholders’ identity theft incidents and prevent further damage. The resolution specialists are native speakers of English, French, and Spanish, and are based out of Bethesda, Maryland. Cardholders are given the option to give limited power of attorney (LPOA) to the IDT, to allow them to conduct resolution activities on the cardholders’ behalf, including contacting police, credit agencies, and other authorities, translating information, and closing and replacing breached accounts.

Lost Wallet Assistance: Cardholders will be provided assistance with notifying your primary bank, insurance, issuing authorities to cancel and replace stolen or missing items, such as their debit/card credit, Social Security card, and passport.

Emergency Cash Advance and Travel Arrangements: Cardholders are provided a emergency cash advance of up to $500 and assistance with making travel arrangements, including airline, hotel, and car rental reservations. This service is available when an ID theft event occurs more than one hundred (100) miles away from the cardholders’ primary place of residence.

Single Bureau Credit Monitoring: Cardholders’ TransUnion credit files will be monitored for changes that could indicate fraud such as new credit inquiries, account openings, or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholders’ TransUnion credit files so they can take immediate action to minimize damage.

Financial Account Takeover: IDT monitors cardholders’ high-risk transactions with more than one hundred (500) of the nation’s largest companies to uncover and thwart account takeover attempts. Monitored transactions include:
Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and services. Call 1-800-Mastercard for card benefits. When traveling outside the United States, 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 two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

MasterRental Insurance Coverage

Evidence of Coverage:

• Pursuant to the below terms and conditions, when you rent a vehicle for thirty-one (31) consecutive days or less with your covered card, you are eligible for benefits under this coverage.

• Refer to Key Terms for the definitions of "you", "your", "we", "us", "our", and words that appear in bold and Legal Disclosures.

A. To get coverage:

The rental vehicle must be rented primarily for business purposes, and 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 when coverage is secondary. 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 thirty-one (31) consecutive days. Rental periods that exceed or are intended to exceed thirty-one (31) consecutive days are not covered.

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

B. The kind of coverage you receive:

We will pay for the following on a primary 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

• Theft or damage to personal effects in transit in the rental vehicle or in any building on route during a trip using the rental vehicle. You must first file under other applicable insurance (e.g., home or business), and then we will cover whatever is not covered by your insurance under our Secondary Personal Effects Insurance. Maximum coverage per rental period is $1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed $2,000.

This coverage is not all-inclusive, which means it does not cover such things as personal injury or personal liability. It does not cover you for any damages caused 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 othercollectible insurance

4. The coverage provided under this EOC

If you or an authorized driver’s primary auto insurance or other coverage has made payments for a covered loss, we will cover your deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

Note: In certain parts of the United States and Canada, losses to rental vehicles that are covered by your personal vehicle 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 the vehicle is rented primarily for business purposes or outside the cardholder’s domiciled country, coverage is considered primary coverage.

D. Who is covered:

The covered cardholder and those designated in the rental agreement as authorized drivers. You, your associates, and immediate family are covered by Secondary Personal Effects Insurance subject to the limits expressed above.

E. Excluded rental vehicles:

• Vehicles not required to be licensed

• All full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road vehicles, and other recreational vehicles

For additional information, or for country-specific toll-free telephone numbers not listed above, visit our website at www.mastercard.com or call the United States cards collect at 1-836-722-7111.
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 not available in countries where:

a. this EOC or the group policy is prohibited by that country’s law or
b. the terms of the EOC or group policy are in conflict with the laws of that country.

G. Coverage limitations:

We will pay the lesser of the following:

a. Reasonable and customary charges for the actual repair amount;

b. Wholesale market value less salvage and depreciation;

c. The rental agencies’ 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; or

f. $50,000 USD.

In addition, coverage is limited to $500 USD per incident for reasonable loss 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 coverage offered by the rental agency.

H. What is NOT covered:

• Personal Effects Insurance does not cover animals, automobile equipment, motorcycles, boats, motors, sporting equipment, personal computers, household furniture, contact lenses, hearing aids, artificial teeth and limbs, currency, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, delays, loss of market, or indirect or consequential losses or damages of any kind.

• Vehicle keys or rental company 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 rental agreement

• 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. 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

• Blowouts or tire/rim damage unless caused by theft, vandalism, or vehicle collision

• Any damage that is of an intentional or non-accidental nature, caused by you or an authorized driver of the rental vehicle

• Depreciation, diminishment of value, administrative, storage, or other fees charged by the rental vehicle company

• Vehicles with a rental agreement that exceeds or is intended to exceed a rental period of thirty-one (31) consecutive days from a rental agency

• Losses resulting from any kind of 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, invasion, terrorism, rebellion, insurrection, riot, or civil commotion), confiscation or damage by any government, public authority, or customs official; risks of contraband; 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 vehicle.

• Value-added tax, or similar tax, unless reimbursement of such tax is required by law

• Rentals made on a monthly basis

• Items not installed by the original manufacturer

• Inherent damage

• Damage to windscreens that is not the result of a collision or roll-over (damage to a windsheild is covered if such damage is due to road debris or road hazard)

• Leases or mini leases

• Indirect or direct damages resulting from a covered claim

• Charges for gasoline or airport fees

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 the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.

I. How to file a claim:

• Visit www.mycreditbenefits.com or call 1-800-Mastercard to open a claim. You must report the claim within sixty (60) days of the loss or the claim may not be honored.

• You may choose to assign your benefits under this insurance program to the rental agency from which you rented your vehicle. Please contact us or our designated representative for further details.

• Submit the following documentation within one hundred eighty (180) days of the incident, or the claim may not be honored:

  ○ 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 primary vehicle insurance and other valid insurance or coverage if applicable

  ○ Police report when the vehicle is stolen, vandalized (regardless of the damage), involved in a collision that requires the vehicle to be towed, in a multi-vehicle collision, or is not drivable

  ○ Police report detailing the theft of personal items

  ○ Replacement receipt for personal effect items

  ○ Itemized repair estimate from a factory-registered 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

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Mastercard Travel and Lifestyle Services

As a World Elite Mastercard cardholder, you have access to Mastercard Travel & Lifestyle Services, a suite of benefits, amenities, and upgrades, preferential treatment, and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, countries, airlines, and more. Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard cardholder, you have access to a lifestyle manager that will help you plan your vacation—complimentary, regardless of your Mastercard card type. Mastercard Travel & Lifestyle Services are provided by Ten Lifestyle Group plc. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

**Mastercard Lowest Hotel Rate Guarantee:** If you book a qualifying ‘prepaid hotel rate’ or ‘pay at local hotel rate’ hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for a lower price online, before taxes and fees, we will refund you the difference. This guarantee excludes bookings made by Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

**Mastercard Premium Easy Savings® Program**

As a World Elite Mastercard cardholder, you have access to Mastercard Premium Easy Savings® Program, a premium savings program, the Premium Easy Savings program delivers more upscale merchant offers both in the USA and also when traveling to other countries where Easy Savings exists. If you receive automatic rebates from the US Small Business program, the terms and conditions of this new premium benefit are the same as what is outlined below:

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**MERCHANT BENEFITS**

Mastercard World Elite for Business offers you a premium experience of the Easy Savings program. In addition to all the same savings you receive in the Easy Savings program, the Premium Easy Savings program delivers more upscale merchant offers both in the USA and also when traveling to other countries where Easy Savings exists. If you receive automatic rebates from the US Small Business program, the terms and conditions of this new premium benefit are the same as what is outlined below:
Cardholder Terms & Conditions for Mastercard Easy Savings® Program - U.S. Small Business and Mastercard Easy Savings® Program - U.S. Commercial

Mastercard International Incorporated ("Mastercard") is providing these Mastercard Easy Savings® Program - Terms and Conditions ("Terms and Conditions") with respect to your U.S. Mastercard small business signature debit, prepaid, or credit card (each, a "Small Business Card") and/or U.S. Mastercard Corporate Card, Mastercard Purchasing Card, Mastercard Corporate Card (each, a "Commercial Card"). Upon receipt or affirmative acceptance of these Terms and Conditions, you hereby accept the Terms and Conditions for the applicable Mastercard Easy Savings® Program - U.S. Small Business Card (unless stated otherwise, a "Small Business Card") or Mastercard Easy Savings® Program - U.S. Commercial (each, as applicable, the "Program"). You further accept these Terms and Conditions and ratify this acceptance by using, receiving, or accepting any benefit of a rebate under the Program.

If you do not wish to participate in the Program, please contact your issuing bank.

These Terms and Conditions set forth the terms applicable to your use of the Program. The Program provides you with automatic rebates on eligible purchases from participating merchants in the United States if you use an eligible, enrolled Mastercard Small Business Card or Commercial Card. Please read these Terms and Conditions carefully and keep them for your records.

In these Terms and Conditions, the words "you" and "your" mean the person or entity to whom a Card, as defined below, has been issued and any person or entity that you allow to use a Card, and the words "we," "us," and "our" mean Mastercard. Program Website means www.easysavings.com for the Mastercard Easy Savings® Program - U.S. Small Business or www.easysavings.com/commercial for the Mastercard Easy Savings® Program - U.S. Commercial (each, as applicable, for the Program).

Participation: For Mastercard Easy Savings® Program - U.S. Small Business only: If you have been notified by the issuer that issued your Mastercard Small Business Card that your Mastercard Small Business Card has been automatically enrolled in the Program, you may participate in the Program effects of its participation in the Program. You may also go to www.easysavings.com and register to receive program updates, and see your and/or your employees' card rebates at that site. If you have been notified by the issuer that issued your Mastercard Commercial Card that your Mastercard Commercial Card has been enrolled in the Program, you may participate in the Program immediately.

The Program is available only to cardholders using eligible, enrolled Small Business Cards or Commercial Cards, as applicable, issued by a United States financial institution ("Cards"). You must be enrolled in the Program prior to using a Card at a Merchant, as defined below, or to receive the rebate benefits of the Program.

If you access the Program Website or use the Program, you also accept the Terms and Conditions as posted on the Program Website and as posted at:

For Mastercard Easy Savings® Program - U.S. Small Business:
http://www.mastercard.com/easysavings/common/en_US/terms_conditions.html, as may be amended from time to time.

For Mastercard Easy Savings® Program - U.S. Commercial:
http://www.mastercard.com/easysavings/common/en_MULTI/terms_conditions.html, as may be amended from time to time.

If you request a user ID to access rebate information on the Program Website, we may need to validate your Card in order to ensure that you can receive applicable rebates, and as part of this validation, an authorization hold of $1 may appear on your account information. Once the validation is confirmed, your authorization hold will be lifted from your account.

Your Data: You agree to the terms of the Program’s privacy notice as posted at https://www.mastercard.com/us/business/en/common/privacypolicy.html, as may be amended from time to time. You acknowledge and agree that you will not misuse any Card information (including account numbers, expiration dates, and personal information), and that you will not request personal and such Card usage with each other and with third parties, such as Merchants and service providers, to operate the Program and for internal operational purposes, including, but not limited to, sending you and your personnel emails regarding the Program.

Merchant Offers: Merchants that are participating in the Program ("Merchants") may provide offers for rebates on purchases of goods or services ("Offers") at participating Merchant locations for Cards. The amount of any rebate and other terms and conditions applicable to a rebate will be determined solely by the Merchant and will be displayed at the time of sale and without notice. Please refer to any disclosures provided by your issuing bank and the Program Website for any details on any Offer terms and conditions. Offers may be redeemed only at participating Merchant locations. See the Program Website for details on the available rebate offers. On or after the initial Mastercard Easy Savings® Program - U.S. Small Business or Commercial Card account opening date ("Aperture Date") and without notice, we may add to, delete from, or change (each, a "change") any terms, which by their nature should not be changed. We, or your issuing bank may terminate your participation in the Program at any time, without notice. We reserve the right to add or terminate any participating Merchant or any Offer without notice. Any tax liability resulting from your participation in the Program shall be your sole responsibility.

Change of Terms: We may change these Terms and Conditions at any time. Change of Terms will notify you of changes by posting the revised terms and conditions on the Program Website.

Questions Regarding the Program: You should direct any questions related to the Program, Offers, or your participation in the Program to your issuing bank. If you have a question related to an Offer, please contact the Merchant or your issuing bank.

If you participate or receive them, may be determined by us, your issuing bank, or Mastercard in its discretion, in addition to, and do not amend or replace, your card agreement with your issuing bank. Any disputes regarding Offers or rebates, or your ability to participate or receive them, may be determined by us, your issuing bank, or Mastercard in its discretion.

Additional Terms: Your issuing bank and Merchants may impose additional terms on your participation in the Program. These Terms and Conditions are in addition to, and do not amend or replace, any agreement you may have with your issuing bank. You may terminate your participation in the Program at any time, without notice. If you do not accept any change to the Program, Offers, any Program restrictions, or rebates to your issuing bank. You should contact your issuing bank for more details.

Miscellaneous: These Terms and Conditions will govern by the laws of the United States, without regard to conflict of law rules. 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 of New York County, New York, without regard to its conflict of law rules. You and Mastercard hereby agree to waive on any of any change in your email address by providing updated information via the Program Website. You agree to provide us with your email address as provided to us with your reports with the terms of these Terms and Conditions and/or the Program at any time. We can add to, delete from, or change (each, a "change") any terms, which by their nature should not be changed. Any tax liability resulting from your participation in the Program shall be your sole responsibility.

Change of Terms: We may change these Terms and Conditions at any time. Change of Terms will notify you of changes by posting the revised terms and conditions on the Program Website.

Questions Regarding the Program: You should direct any questions related to the Program, Offers, or your participation in the Program to your issuing bank. If you have a question related to an Offer, please contact the Merchant or your issuing bank.

If you participate or receive them, may be determined by us, your issuing bank, or Mastercard in its discretion, in addition to, and do not amend or replace, your card agreement with your issuing bank. Any disputes regarding Offers or rebates, or your ability to participate or receive them, may be determined by us, your issuing bank, or Mastercard in its discretion.

Any waiver of any of these 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.


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ShopRunner Program

ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited free two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home and gifts. Retailers include Neiman Marcus, Lord & Taylor, American Eagle, Tori Burch, Calvin Klein, Kate Spade and 1-800-Flowers.com.

Eligibility: To be eligible for a free ShopRunner membership, you must be a valid World or World Elite cardholder who holds a Mastercard issued by a U.S. financial institution.

How to use the ShopRunner benefit:

• Create a ShopRunner account on the www.shoprunner.com/mastercard website.
• Shop at the participating merchants from the merchant site, links on the ShopRunner site, or ShopRunner mobile app.
• Once you are logged into your account, the free shipping benefit is applied, provided the item is eligible for free shipping.
• ShopRunner members also enjoy free return shipping on their orders placed with ShopRunner.

Terms and Conditions:

Full Terms & Conditions are found at www.shoprunner.com/terms/sr/. Next to each ShopRunner eligible order, there is a link to the Merchant’s site. ShopRunner is only available for certain online purchases and certain products on a Merchant’s site, and ShopRunner may not be available on all web browsers (e.g., mobile websites, smartphone mobile applications) or international addresses or items are excluded from the ShopRunner program.

• Eligible items will ship within two (2) business days via shipping partners like UPS and FedEx. ShopRunner only ships to physical addresses in the United States, including, in most cases, Alaska, Hawaii, and Puerto Rico, but in some cases, certain regions cannot be reached in two (2) days. Any shipment to a P.O. Box, APO/FPO/DPO, or international address is excluded from the ShopRunner program.

Benefits shall be void if the cardholder has concealed or misrepresented any material facts concerning this coverage. No rights or benefits provided under 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 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 and the District of Columbia. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These programs are governed by the

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).

Effective date of benefits: Effective February 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the issuer 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 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.

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.

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.

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 offering shall control. Provision of services is subject to availability and applicable legal restrictions.

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.

Reminder: Please refer to the Legal Disclosure section.
Apple is a trademark of Apple, Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.

To file a claim, call the Mastercard Assistance Center at

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