

# Guide to Benefits



# Capital One Mastercard® Professional Card Guide to Benefits

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**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 applies to travel and retail purchases made on or after January 1, 2025 and supersedes any previous Guide or program.



To file a claim or for benefits questions,  
please visit **priceless.com/capitalone**  
or call **1-800-627-8372**.

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## Key Terms

Throughout the insurance benefit sections of this document, you and your refer to **Cardholder** and any other person that qualifies as a beneficiary under the plan. We, us, and our refer to New Hampshire Insurance Company, an AIG Company, New York, NY. For Price Protection, we, us, and our refer to AIG WarrantyGuard, Inc.

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

**Actual Cash Value** means the amount a **Rental Vehicle** or item of personal property is determined to be worth based on its market value, age, and condition at the time of loss.

**Administrator** means Sedgwick Claims Management Services, Inc (for Travel Medical Insurance,

**Administrator** means AXA Assistance USA). You may contact the **Administrators** if you have questions regarding this coverage or would like to make a claim. The **Administrators** may 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, 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, public or private live **Auctions**, etc.).

**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 who is a U.S. citizen or a legal resident of the U.S. or a U.S. territory, including the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, and the Northern Mariana Islands.

**Carry-on Luggage** means an **Eligible Person's** suitcases, luggage, or other containers specifically designed for carrying personal belongings that the **Eligible Person** personally carries onto a **Common Carrier** and for which he or she retains responsibility during a **Covered Trip**.

**Checked Luggage** means an **Eligible Person's** suitcases, luggage, or other containers specifically designed for carrying personal belongings that the **Eligible Person** checks with and transfers to a **Common Carrier** during a **Covered Trip** and for which a claim check has been issued to the **Eligible Person** by the **Common Carrier**.

**Claim Determination Period** means a calendar year or at least another twelve (12) consecutive month period, excluding any part of such period during which an **Eligible Person** has no coverage under the **Group Policy**.

**Common Carrier** means any air, land, or water conveyance operating under a valid license for the transportation of passengers for hire and for which a ticket or other type of fare must be purchased prior to commencing travel. **Common Carrier** does not include taxis, limousine services, commuter rails or commuter bus lines, personal automobiles, or rental cars.

**Coverage Period** means one hundred twenty (120) days following the purchase date on your receipt that you are eligible for Price Protection coverage.

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

**Covered Purchase** means an item that you purchase entirely with your **Covered Card**.

**Covered Territory** means any country, commonwealth, protectorate, or political division in which a **Rental Vehicle** is taken possession by an **Eligible Renter**.

**Damage** means broken parts or material or structural failures that cause an item to no longer perform its intended function in normal service.

**Date of Purchase** means the date you paid for and received a **Covered Purchase**, or the date of delivery and personal acceptance of the **Covered Purchase**, whichever is later.

**Domestic Partner** means a person who can provide documentation of registration of a **Domestic Partner** relationship with another person pursuant to state, county, or municipal provision or who meets all of the following qualifications: (1) Has resided with his or her partner continuously for at least six (6) months in a sole-partner relationship that is intended to be permanent; (2) is not married to any other person; (3) is at least

eighteen (18) years old; (4) is not related to his or her partner by blood closer than would bar marriage per state law; and (5) is financially interdependent with his or her partner as can be documented by copies of joint home ownership or lease, common bank accounts, credit cards, investments, or insurance.

**Eligible Account** means the account associated with a 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 Renter** means a **Cardholder** or his or her spouse who charges the entire cost of a **Rental Vehicle** to the **Cardholder's Covered Card** and who is named as the primary driver on the **Rental Car Agreement** for the **Rental Vehicle**.

**Emergency Dental Care** means the services or supplies provided by a **Physician, Hospital**, or other provider which are **Medically Necessary** to treat dental problems resulting from **Injury**, infection, or breakage to tooth surface or loss of filling.

**Emergency Medical Care** means the services or supplies provided by a **Physician, Hospital**, or other provider which are **Medically Necessary** to treat any **Illness** or **Injury** where the onset is sudden and unexpected.

**Group Policy** means the 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. For the purposes of Price Protection, **Group Policy** means the master services contract between AIG WarrantyGuard, Inc. and Mastercard.

**Group-type** means contracts or coverages that are not available to the general public and may be obtained and maintained only because of membership in or connection with a particular organization or group, regardless of whether uninsured arrangements or individual contract forms are used and how the coverage is designated (i.e., "franchise" or "blanket").

**Hospital** means a short-term, acute, general hospital which: (1) Primarily engages in providing diagnostic services and therapeutic services for the diagnosis, treatment, and care of injured or sick persons by or under the continuous supervision of a **Physician**; (2) has organized departments of medicine and major

surgery; (3) requires every patient to be under the care of a **Physician** or dentist; (4) provides twenty-four (24) hour nursing service by or under the supervision of a registered professional nurse; (5) if located in New York, effects a hospitalization review plan that at least meets the standards set forth under section 1861(k) of the United States Public Law 89-97 (42 U.S.C. 1395x(k)); (6) is duly licensed by the agency responsible for licensing such hospitals; and (7) is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts or alcoholics, or a place for convalescent, custodial, educational, or rehabilitative care.

**Illness** means a sickness or disease diagnosed or treated by a **Physician**.

**Injury** means a bodily injury which: (1) is sustained as a direct result of an unintended, unanticipated accident that occurs while the **Eligible Person's** coverage under the **Group Policy** is in force; and (2) directly (independent of sickness, disease, mental incapacity, bodily infirmity, or any other cause) causes a covered loss. An **Injury** must be verified by a **Physician**.

**Lost** means **Checked Luggage** or **Carry-on Luggage** (including personal property contained within) that is missing for ten (10) consecutive days after an **Eligible Person** departs from a **Common Carrier** during a **Covered Trip** and whose whereabouts are unknown to the **Eligible Person** or the **Common Carrier**.

**Malicious Vandalism** means the wanton, reckless, and mischievous destruction of any part or all of the **Rental Vehicle** by parties unknown to an **Eligible Renter** under circumstances that prevent the **Eligible Renter** from exercising due diligence with regard to the protection of the **Rental Vehicle**.

**Manufacturer's Warranty** means an original, written, U.S. **Manufacturer's Warranty** of two (2) years or less on an item or product.

**Medically Necessary** means services or supplies provided by a **Hospital, Physician**, or other provider that: (1) are essential for the diagnosis, treatment, and care of the **Eligible Person's Illness** or **Injury** for which they are prescribed or performed; (2) meet generally accepted standards of medical practice; (3) are ordered by a **Physician** and performed under his or her care, supervision, or order; and (4) are not primarily for the

convenience of an **Eligible Person, Physician** or other providers, or any other person.

**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 the defined **Coverage Period** 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.

**Physician** means a licensed practitioner of the healing arts acting within the scope of his/her license. A treating **Physician** may not be an **Eligible Person** or **Family Member**.

**Primary Residence** means an **Eligible Person's** place of residence as listed on the participating organization's file or address reflected on the **Eligible Person's** billing statement.

**Printed Advertisements** means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within the defined **Coverage Period** for the identical item (advertisement must verify same manufacturer and model number).

**Purchased Warranty** means a separate service contract or optional extended warranty purchased on an item or product.

**Reasonable and Customary Charge** means a charge customarily made by other vendors/providers for a given service in the same geographic area and reflects the complexity of the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provider to repair the damaged vehicle as measured by the ratio of total repair time to total time the vehicle is in the vendor/provider's possession.

**Rental Car Agreement** means the entire agreement or contract that an **Eligible Renter** signs and receives when renting a **Rental Vehicle** from a rental car agency that describes in full all of the terms and conditions of the

rental, as well as the responsibilities of all parties under the contract.

**Rental Vehicle** means a land motor vehicle with four (4) or more wheels that an **Eligible Renter** rented for the period of time shown on the **Rental Car Agreement**. Refer to Section D ("What is NOT Covered") of the MasterRental Coverage **EOC** for further exclusions and limitations.

**Stolen** means taken by force or under duress or a loss which involves the disappearance of an item from a known place under circumstances that would indicate the probability of theft and for which a police report was filed.

**Stolen Identity Event** means the theft, unauthorized, or illegal use of an **Eligible Person's** name, **Eligible Account, Covered Card**, social security number, or any other method of identifying the **Eligible Person**.

**Store Warranty** means a U.S. **Store Warranty** or assembler warranty of two (2) years or less on a store-brand item or product.

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## MasterRental

### Evidence of Coverage (EOC)

Refer to Insurance Benefit 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:

- The **Eligible Renter** must be named as the primary driver on the **Rental Car Agreement**.
- The **Eligible Renter** must take possession of the **Rental Vehicle**.
- The **Eligible Renter** must decline the full collision/damage waiver or similar option offered by the rental car company.
- The **Eligible Renter** must pay the entire cost of the **Rental Vehicle** (tax, gasoline, and airport fees are not considered rental charges) with your **Covered Card** or in combination with your **Covered Card** and accumulated points on your **Eligible Account**. If the rental car company requires a payment method to secure or to reserve the **Rental Vehicle** for the rental

period, the **Eligible Renter** must secure, reserve, hold, or deposit the entire transaction for the **Rental Vehicle** to your **Covered Card**.

- If the **Eligible Renter** rents the **Rental Vehicle** at a reduced cost because of his or her participation in a coupon program, such as a rental company promotion/ discount or an airline mileage points program, the entire transaction must be reserved and charged to your **Covered Card** and at least one (1) full day of rental must be billed to your **Covered Card**.
- If the **Eligible Renter** rents a **Rental Vehicle** under a **Rental Car Agreement** that is provided as part of a travel package or similar package or service, the **Eligible Renter** must charge the entire package of services to your **Covered Card**.

## **B. The kind of coverage you receive:**

### **(1) Collision and Physical Damage Insurance.**

We will reimburse an **Eligible Renter** for covered losses to a **Rental Vehicle** in a **Covered Territory** caused by the following: (1) Collision with another object; (2) the **Rental Vehicle's** overturn; (3) **Malicious Vandalism**; (4) theft; or (5) other physical damage to the **Rental Vehicle**. Coverage is provided for the lesser of the following amounts:

- The contractual liability assumed by the **Eligible Renter** with the owner of the **Rental Vehicle**;
- The **Actual Cash Value** of the **Rental Vehicle**;
- The actual repair amount;
- The **Reasonable and Customary Charges** of repair and replacement;
- Wholesale market value less salvage and depreciation; or
- The rental agency's purchase invoice less salvage and depreciation.

This coverage also reimburses the **Eligible Renter** for the following expenses caused by or arising directly from a covered loss:

- **Reasonable and Customary Charges** for up to two (2) tows from the scene of the loss incident to the nearest qualified repair facility.
- Rental charges for a reasonable period while the **Rental Vehicle** is being repaired.
- Up to \$500 of valid loss-of-use charges imposed by the rental company for the period of time the **Rental Vehicle** is out of service. The charges must be

substantiated by the rental company's fleet utilization log.

Coverage is primary (1) in your domiciled country if the **Rental Vehicle** is rented primarily for business purposes and (2) outside of your domiciled country. Primary coverage means that the **Eligible Renter** does not have to file a claim with any other source of insurance before receiving coverage under the **Group Policy**.

Otherwise, this coverage supplements and applies in excess of any valid and collectible insurance or reimbursement from any source. If the **Eligible Renter's** primary auto insurance or other coverage has made payments for a covered loss, we will cover the deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

## **(2) Secondary Personal Effects Insurance.**

We will reimburse an **Eligible Renter** for the costs of his or her personal property or effects that are stolen from or damaged in or on the **Rental Vehicle** during the rental period.

The maximum coverage per rental period is \$1,000 per **Eligible Renter**, per occurrence. The total benefits per rental period cannot exceed \$2,000. Coverage is provided for the lesser of the following amounts, per occurrence:

- The actual purchase price of the item or property;
- The **Actual Cash Value** of the personal property at the time of damage, loss, or theft with a deduction for depreciation; or
- The cost to replace the item of personal property.

This coverage is secondary to and excess of any other applicable insurance or coverage available to you. In no event will this coverage apply as contributing insurance. This "noncontribution" clause will take precedence over the "noncontribution" clauses found in other insurance or indemnity language.

**Who is covered.** No person or entity other than the **Eligible Renter** has any legal or equitable right, remedy or claim for insurance proceeds and/or damages under or arising out of this coverage. Coverage is extended to losses incurred by a person other than the **Eligible Renter** if that person is an authorized driver per the terms of the **Rental Car Agreement**.

Coverage ends on the earliest of: The date an **Eligible Renter** no longer qualifies as an **Eligible Renter**; the date the **Eligible Renter** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

**Excluded vehicles. Rental Vehicles** do not include and coverage is not extended to the following:

- Vehicles not required to be licensed;
- Full-size vans mounted on truck chassis, trucks, pickups, campers, trailers, motorcycles, motorbikes, mopeds, recreational vehicles and any other vehicle having fewer than four (4) wheels;
- Antique cars (meaning cars that are more than twenty (20) years old or have not been manufactured for at least ten (10) years);
- Limousines;
- Expensive, high performance, off-road or exotic cars including but not limited to Aston Martin, Bentley, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce;
- Vehicles that have an open cargo bed;
- Sport utility trucks (vehicles that have been or can be converted to an open flat-bed truck, including but not limited to the Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).

Coverage is provided only for those vans manufactured and designed to transport a maximum of eight (8) passengers and that are used exclusively to transport people. Coverage includes minivans and sport utility vehicles that are designed to accommodate eight (8) passengers or fewer and that are intended for bound surfaces.

**Unavailable vehicles.** If an **Eligible Renter** reserves a **Rental Vehicle** that is otherwise eligible for coverage under the **Group Policy** and the rental car agency validates that no such **Rental Vehicle** was available to the **Eligible Renter** at the time of his or her scheduled pickup, coverage will be provided for the following vehicles under the terms and conditions of this coverage: Trucks, pickups, vehicles with an open cargo bed, or sport utility trucks.

## C. Coverage limitations:

**(1) Rental Period.** An **Eligible Renter's** coverage is limited to rentals which neither exceed nor are intended to exceed thirty-one (31) consecutive days within the **Eligible Renter's** domiciled country and thirty-one (31) consecutive days outside of the **Eligible Renter's** domiciled country.

**(2) Collision and Physical Damage Insurance** is not available (1) when the **Eligible Renter** has personal automobile insurance and lives in a state under whose law such coverage automatically provides coverage of rental autos, including waiver of any collision damage deductible, or (2) where generally prohibited by law.

**(3) This benefit only applies to business or commercial card accounts.**

## D. What is NOT covered:

**(1) Collision and Physical Damage Insurance and Secondary Personal Effects Insurance** are not provided for the following:

- The cost of any insurance, collision damage waiver, or personal effects coverage offered by or purchased through the car rental company.
- Personal liability.
- Inherent vice or damage.
- Confiscation by authorities.
- Loss or damage as a result of the **Eligible Renter's** lack of reasonable care in protecting the **Rental Vehicle** or items of personal property within the **Rental Vehicle** before or after damage occurs (such as leaving the vehicle running and unattended).
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Leases or mini leases.
- Indirect or direct damages or losses of any nature, whether in tort or contract or based on any theory of liability, in any civil action or other legal proceeding arising from or related to a covered claim.
- Loss resulting or arising from any violation of the **Rental Car Agreement** or the **Group Policy**.
- Loss due to the **Eligible Renter's** intentional acts, racing or reckless driving, or loss due to driving under the influence of alcohol, intoxicants, or drugs.

- Subsequent damages resulting from a failure to protect the **Rental Vehicle** or personal property from further damage.
- Losses due to illegal activity or during the shipment of contraband.
- Any loss that occurs while the **Rental Vehicle** is off-road or located on an unpaved surface or a surface that is not a regularly maintained state or government road.
- Loss due to hostility of any kind, including war, invasion, rebellion, insurrection, riot, or civil commotion.
- Any loss involving the **Rental Vehicle** being used for hire, for commercial use, or as a public or livery conveyance, such as use for Uber or Lyft.
- Theft or damage to unlocked or unsecured vehicles.
- Losses arising from or related to a **Rental Vehicle** if the **Eligible Renter** reserved or charged the entire transaction to a commercial or corporate **Covered Card** and such charges were not authorized or reimbursable by your employer.

**(2) Collision and Physical Damage Insurance** is not provided for the following:

- Wear and tear, gradual deterioration, and mechanical or electrical breakdown unless caused by other loss covered by the **Group Policy**.
- Any obligation that the **Eligible Renter** assumes under any agreement other than what is specifically covered under the **Rental Car Agreement** or his or her personal auto policy or other indemnity policy.
- Injury of anyone or damage to anything other than the **Rental Vehicle**.
- Items not installed by the original manufacturer.
- Damage to windshields that is not the result of a collision or roll-over. Damage to a windshield may be covered if such damage is due to road debris or road hazard and takes place while the **Rental Vehicle** is the **Eligible Renter's** responsibility.
- Vehicle keys or portable Global Positioning Systems (GPS).
- Blowouts or tire/rim damage if not caused by theft, vandalism, or vehicle collision.
- Depreciation of the **Rental Vehicle** caused by the incident, including but not limited to "diminished

value” (administrative or other fees charged by the rental company).

- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- Charges for gasoline or airport fees.

**(3) Secondary Personal Effects Insurance** is not provided for the following:

- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, or prosthetic limbs.
- Money, securities, credit cards, checks, traveler’s checks, visas, negotiable instruments.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, antique items, collectibles of any kind (such as items designed for people to collect or items that over time become collectible), stamps, perishables, consumables (including but not limited to perfume and cosmetics), silverware, furs, plants, shrubs, perfume, jewelry, art, rugs and carpets, animals, household furniture or rare precious metals.
- Defective material or workmanship, ordinary wear and tear, or normal deterioration.
- Sporting equipment or musical instruments.
- Automobile equipment, motorcycles, boats, or motors.
- Expenses reimbursable by the **Eligible Renter’s** insurer, employer, or employer’s insurance.
- Injury of anyone inside or outside the **Rental Vehicle**.
- Losses covered by any insurance coverage or personal effects coverage purchased through the car rental company.

## **E. How to file a claim:**

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. The **Eligible Renter** must report the claim within sixty (60) days from the date of loss or the claim may not be honored (not applicable to residents of certain states, a list of which is on file with the **Administrator**). The **Eligible Renter** must also do the following:
  - o Report the loss to the police;
  - o Permit us to inspect and appraise the damaged property before its repair or disposition; and
  - o Do what is reasonably necessary after loss to protect the **Rental Vehicle** or property from further loss.

- **The Eligible Renter may choose to assign his or her benefits under this insurance program to the rental agency from which he or she rented the Rental Vehicle. Please contact our Administrator for further details.**
- Submit written proof of loss within one hundred eighty (180) days of the date of the incident or the claim may not be honored. Failure to provide such proof within the required time will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required. Required documentation may include the following:
  - o **Rental Vehicle** charge receipt or statement.
  - o The **Rental Car Agreement** for the **Rental Vehicle**.
  - o Copy of the **Eligible Person's** valid driver's license.
  - o A copy of the police report when the **Rental Vehicle** is stolen, vandalized, or involved in a multi-vehicle collision or a collision that requires the vehicle to be towed or makes the vehicle un-drivable.
  - o Police report detailing theft of personal items.
  - o Receipts for personal effect items.
  - o Itemized repair estimate from a certified collision repair facility.
  - o Copy of the rental company promotion/discount, if applicable.
  - o Copy of the vehicle rental location class specific fleet utilization log, if loss-of-use charges are being claimed.
  - o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.
- **Payment of claims.** All benefits payable for any loss will be paid immediately to the **Eligible Renter**—or to the **Eligible Renter's** estate in the case of death—upon receipt of due written proof of such loss.

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## Extended Warranty

### Evidence of Coverage (EOC)

Refer to Insurance Benefit 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 purchase the **Covered Purchase** entirely with your **Covered Card** or in combination with your **Covered Card** and accumulated points from your **Covered Card** for yourself or to give as a gift. Coverage only extends to losses incurred by a person other than you if you gift the **Covered Purchase** to that person and that person adheres to the terms and conditions of this program.
- The item must have an original **Manufacturer's Warranty** or **Store Warranty** of twenty-four (24) months or less.
- Your coverage terminates on any of the following dates: The date you no longer qualify as a **Cardholder**; the date your participating organization determines that your **Covered Card** is ineligible; the date your participating organization ceases to pay premium on the **Group Policy**; the date your participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

## B. The kind of coverage you receive:

- Extended Warranty doubles the time period of your **Covered Purchase's** original **Manufacturer's Warranty** or **Store Warranty** up to a maximum of twenty-four (24) months following the day that the **Manufacturer's Warranty** or **Store Warranty** expires.
- If you purchase a **Purchased Warranty** of twenty-four (24) months or less on a **Covered Purchase** with an original **Manufacturer's Warranty** (or **Store Warranty**), this coverage doubles the time period of the **Covered Purchase's** original **Manufacturer's Warranty** (or **Store Warranty**) up to an additional twenty-four (24) months following the day that the original **Manufacturer's Warranty** (or **Store Warranty**) and the **Purchased Warranty's** coverage periods end.

## C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the lesser of the following per claim: (1) The actual purchase price of the **Covered Purchase** charged on your **Covered Card**, less shipping and handling fees; (2) the actual cost of repair; (3) the

actual cost of replacement with an item of like kind and quality; or (4) \$10,000.

- We or our **Administrator** will decide if a **Covered Purchase** will be repaired or replaced, or whether you will be reimbursed up to the maximum benefit amount for the item. Only valid and reasonable repairs made at a certified repair facility are covered. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.
- Coverage is secondary to and in excess of any other applicable insurance or indemnity available to you or the gift recipient. 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 non-contribution clause will take precedence over a similar clause found in other insurance or indemnity language.

#### **D. What is NOT covered:**

- Used items, antiques, or 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's Warranty** or **Store Warranty** (repair or replacement amount will not include market value at time of claim).
- Recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Product guarantees or "satisfaction guaranteed" items.
- Floor models that do not come with an original **Manufacturer's Warranty** or **Store Warranty**.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, and their motors, equipment and accessories, including trailers and other items that can be towed by or attached to any motorized vehicle. 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, perishables, and limited-life items (such as rechargeable batteries).

- 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, and 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** or **Store Warranty**.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- 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; risks of contraband, illegal activity, or acts.
- Items purchased for resale.
- Mechanical failures caused by lack of maintenance/service.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical damage to the item.
- Any exclusion listed in the original **Manufacturer's Warranty** or **Store Warranty**.
- Losses due to your intentional acts.
- The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within a Covered Purchase as a result of unauthorized access or unauthorized use of such system or data, a denial of service attack or receipt or transmission of malicious code. Computer system means any electronic hardware or software, or components thereof, that

are used to store, process, access, transmit or receive information. Electronic data means any data stored on a computer system.

## E. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the failure, or as soon as reasonably possible, or the claim may not be honored.
- Submit written proof of loss within one hundred eighty (180) days from the date of failure or the claim may not be honored. Required documentation may include but is not limited to the following:
  - o Receipt showing covered item(s).
  - o Statement showing covered item(s).
  - o Itemized purchase receipt(s).
  - o Original **Manufacturer's Warranty** or **Store Warranty**.
  - o Service contract or optional extended warranty, if applicable.
  - o Itemized repair estimate from a certified repair facility or service provider.
  - o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

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## Mastercard Business Assistant

Your Mastercard® Professional Card offers you the Mastercard Business Assistant Service. Imagine your own Assistant 24x7x365, 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 can't afford to miss. Let the Mastercard Business Assistant assist you today, so you can get back to business! Mastercard service experts look forward to assisting you at **1-866-601-3456**.

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# Identity Fraud Expense Reimbursement

## Evidence of Coverage (EOC)

Refer to Insurance Benefit Key Terms for the definitions of you, your, we, us and our, and words that appear in bold. This EOC is subject to the Legal Disclosures set forth below. Key Terms specific to Identity Fraud Expense Reimbursement:

- **Eligible Person** means a **Cardholder** and his or her spouse and children up to age nineteen (19) (or up to age twenty-six (26) if enrolled as a full-time student at an accredited institution).

### A. To get coverage:

You must qualify as an **Eligible Person**.

### B. The kind of coverage you receive:

We will reimburse an **Eligible Person** for covered expenses incurred as a result of a **Stolen Identity Event** (including a **Stolen Identity Event** occurring on or arising out of the use of the internet). Covered expenses include the following:

- Costs for re-filing 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 notarizing 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 the **Eligible Person's** 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 the **Eligible Person's** efforts to amend or rectify records as to his or her true name or identity because of a **Stolen Identity Event**. Actual lost wages 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 the **Eligible Person** 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 the **Eligible Person** as a result of the **Stolen Identity Event**.

An **Eligible Person's** coverage terminates on any of the following dates: (1) The date the **Eligible Person** no longer qualifies as an **Eligible Person**; (2) the date your **Covered Card** is determined ineligible by the participating organization; (3) the date the participating organization ceases to pay premium on the **Group Policy**; (4) the date the participating organization ceases to participate in the **Group Policy**; or (5) the date the **Group Policy** is terminated.

### C. Coverage limitations:

Coverage is limited to covered expenses, up to \$1,000 per claim, as a result of a **Stolen Identity Event**.

Coverage is secondary to and in excess of any amount available to the **Eligible Person** from any third party, including any applicable insurance. Coverage is limited to only those amounts not covered by any other insurance or indemnity, subject to any limits set forth herein. In no event will this coverage apply as contributing insurance. This non-contribution clause will take precedence over a similar clause found in other insurance or indemnity language.

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

### D. What is NOT covered:

- Any intentional, dishonest, criminal, malicious or fraudulent acts, if the **Eligible Person** personally participated in, directed, or had knowledge of such acts, **Stolen Identity Event**, or unauthorized use of the **Covered Card**.

- Any theft or unauthorized use of a **Covered Card** by a person who is not an **Eligible Person** to whom an **Eligible Person** entrusted the **Covered Card**.
- The **Eligible Person's** failure to comply with the terms and conditions of the **Covered Card**.
- Damages or losses arising out of any business pursuits, loss of profits, business interruption, loss of business information, or other pecuniary loss.
- Damages or losses arising from the theft or unauthorized or illegal use of the **Eligible Person's** business name, d/b/a/ or any other method of identifying the **Eligible Person's** business activity.
- 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, whether in tort or contract or based on any other theory of liability, in any civil action or other legal proceeding arising from or related to a **Stolen Identity Event**.
- Losses that were incurred or commenced prior to this coverage being provided to the **Eligible Person**.
- Any loss that is not a direct result of a **Stolen Identity Event**.
- Authorized charges that the **Eligible Person** has disputed based on the quality of goods or services.
- Authorized account transactions or trades that the **Eligible Person** has disputed, or is disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.

## E. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. The **Eligible Person** must notify our **Administrator** of the **Stolen Identity Event** no later than sixty (60) days from the date of discovery and provide us with detailed information about the loss, including how, when, and

where the **Stolen Identity Event** occurred, and a description of the property, if applicable.

- The **Eligible Person** must also do the following:
  - o Promptly file a police report if the **Eligible Person** reasonably believes that a law may have been broken.
  - o Promptly notify the appropriate governmental or business entities as instructed by us, including contacting all major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of the **Stolen Identity Event** to place a fraud alert on the **Eligible Person's** credit report and filing a complaint with the Federal Trade Commission (FTC), as applicable.
  - o Take all reasonable steps to mitigate possible losses regarding the **Stolen Identity Event**, including cancellation of affected **Covered Cards** and requesting a waiver of any applicable fees.
  - o Cooperate with us and help us to enforce any legal rights that the **Eligible Person** may have against anyone who may be liable to the **Eligible Person** as a result of the **Stolen Identity Event**.
  - o Permit us to question him or her under oath at such times as may be reasonably required about any matter relating to the **Eligible Person's** loss or this coverage, including inspection of the **Eligible Person's** books and records, and provide us with signed answers.
  - o Cooperate with us in the investigation of any loss; authorize us to obtain necessary records and other information; immediately send us copies of any demands, notices, summonses, or legal papers received in connection with the loss; and attend depositions, hearings and trials, secure and give evidence, and use reasonable efforts to obtain the attendance of witnesses with regard to any legal matter.
- The **Eligible Person** must send us a signed, sworn proof of loss, or an affidavit containing requested information to investigate the loss, within one hundred eighty (180) days after we request such information. We will supply the **Eligible Person** with necessary forms. Required documentation may include the following:

- o Proof that a fraud alert was placed with each major credit bureau (Experian, Equifax, TransUnion, etc.) immediately after discovery of the **Stolen Identity Event**.
- o Copy of any filed police report.
- o Proof of any settlements or denials from credit card companies, banks, creditors, collection agencies, etc. concerning the **Stolen Identity Event**.
- o Copy of any complaint filed with the FTC.
- o Copies of all receipts, bills or other records that support the claim.
- o Any other documentation that may be reasonably requested by us to validate a claim.
- If the **Eligible Person** seeks reimbursement for actual lost wages, the **Eligible Person** must provide sufficient proof of the lost wages, the activity that necessitates the lost wages, and any other reasonable information or documentation regarding the lost wages that we may request.
- If the **Eligible Person** admits any liability with respect to a **Stolen Identity Event**, it shall be at his or her own expense.
- All benefits payable will be paid to the **Eligible Person** or in the case of death, to the **Eligible Person's** estate.

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## Lost or Damaged Luggage

### Evidence of Coverage (EOC)

Refer to Insurance Benefit Key Terms for the definitions of you, your, we, us and our, and words that appear in bold. This EOC is subject to the Legal Disclosures set forth below. Key Terms specific to Lost or Damaged Luggage:

- **Covered Trip** means a trip for which an **Eligible Person** charges the full amount of the cost of transportation by **Common Carrier** to his or her **Covered Card** or in combination with his or her **Covered Card** and accumulated points on his or her **Eligible Account**.
- **Eligible Person** means a **Cardholder** and his or her **Family Members** who charge the full amount of a **Covered Trip** to the **Cardholder's Covered Card**.

- **Family Member** means a person's spouse, **Domestic Partner**, and unmarried children up to age nineteen (19) (or under age twenty-six (26) if enrolled as a full-time student at an accredited institution).

## A. To get coverage:

- An **Eligible Person's** trip must qualify as a **Covered Trip**.

## B. The kind of coverage you receive:

- This coverage reimburses an **Eligible Person** for his or her **Checked Luggage** or **Carry-on Luggage** (including any contents) that is permanently **Lost** or **Damaged** during a **Covered Trip**. This coverage pays the difference between the value of the amount claimed by the **Eligible Person** and any amount available to the **Eligible Person** from the **Common Carrier** or any other valid and collectible insurance benefits, up to the maximum amount per claim.
- An **Eligible Person's** coverage for **Checked Luggage** begins when the **Eligible Person** checks the luggage with the **Common Carrier** during a **Covered Trip** (including curbside check-in with authorized personnel) and ends when the **Eligible Person** regains possession of the **Checked Luggage** from the **Common Carrier**.
- An **Eligible Person's** coverage for **Carry-on Luggage** begins when the **Eligible Person** carries the luggage onto the **Common Carrier** during a **Covered Trip** and ends immediately at the time of the **Eligible Person's** departure from the **Common Carrier** with the **Carry-on Luggage**.
- An **Eligible Person's** coverage terminates on any of the following dates: The date the **Eligible Person** is no longer eligible to participate; the date the **Covered Card** is defined as ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

## C. Coverage limitations:

- Coverage is limited to the lesser of the following per claim: (1) The actual purchase price of the item; (2) the actual cash value of the item at the time it is **Lost** or

**Damaged** with a deduction for depreciation; or (3) the cost to replace the item.

- Coverage is limited to a maximum amount of \$1,500 per **Covered Trip**.
- Coverage is limited to two (2) claim(s) per **Eligible Account** per twelve (12) consecutive month period.
- If a covered loss consists of items in a pair or set, this coverage will not pay more than the cost of any particular part or parts that may be **Damaged** or **Lost**, unless the items are unusable individually or cannot be replaced individually.
- Coverage is secondary to and in excess of any amount available to the **Eligible Person** from the **Common Carrier** or any third party, including any other applicable insurance or coverage. 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.
- Coverage is not available in states where prohibited.

#### **D. What is NOT covered:**

- Loss or damage of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.
- Loss or damage resulting from any dishonest, fraudulent, or criminal act committed or arranged by the **Eligible Person**.
- Loss resulting from war or hostilities of any kind (including invasion, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- Loss resulting from contamination by radioactive or hazardous substances, including mold.
- Sporting equipment or musical instruments, unless checked in as **Checked Luggage** with the **Common Carrier** and for which a claim check has been issued.
- Electronic equipment (including laptops, PDAs, and video/film cameras).
- Eyeglasses, contact lenses, sunglasses, hearing aids, artificial teeth, dental bridges, or prosthetic limbs.
- Money, securities, credit cards, checks, traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables,

- silverware, furs, plants, shrubs, perfume, jewelry, art, rugs and carpets, animals, or household furniture.
- Defective material or workmanship, ordinary wear and tear or normal deterioration.
  - Loss or damage where the **Common Carrier** completely denies a claim for **Checked** or **Carry-on Luggage**.
  - Items excluded under the **Common Carrier's** coverage (except **Carry-on Luggage**).
  - Loss or damage where the **Common Carrier** pays the claim in full or repairs the damage.
  - Interest or conversion fees that are charged to your **Covered Card** by the financial institution.
  - Loss or damage of luggage or personal property if transportation is provided by a helicopter.

## E. How to file a claim:

- The **Eligible Person** must notify the **Common Carrier** and complete its claim procedures within twenty-four (24) hours of the loss.
- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. The **Eligible Person** must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit written proof of loss within one hundred eighty (180) days of the date of incident or the claim may not be honored. Failure to file such proof within the time required will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required. Required documentation may include the following:
  - o Receipt showing the purchase of **Common Carrier** tickets.
  - o Statement showing the purchase of **Common Carrier** tickets.
  - o Copy of initial claim report submitted to the **Common Carrier**.
  - o **Covered Card** travel point program statement showing the **Common Carrier** ticket was paid for with redeemed points.
  - o Report from police, if applicable.
  - o The result of any settlement by the **Common Carrier**.

- o Receipts showing that the **Eligible Person's** luggage or personal property has actually been repaired or replaced.
- o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

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## Price Protection

### Evidence of Coverage (EOC)

Refer to Insurance Benefit 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. **Price Protection is a non-insurance benefit. Please refer to the Legal Disclosures section for more information.**

#### A. To get coverage:

- You must make a **Covered Purchase** 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 the **Coverage Period** from the purchase date, as indicated on your receipt.

#### B. The kind of coverage you receive:

- **Covered Purchases** are covered for the **Coverage Period** applicable to your **Eligible Account** for the difference between the documented price you paid and the documented lower price advertised.
- 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 **Eligible Account** per twelve (12) consecutive 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 use such as professional inventory or work-related material.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, one-of-a-kind, or special-order items.
- Layaway items; 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 the **Coverage Period**.
- 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," "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, and 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 or 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, and coins, currency or its equivalent.
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

## E. How to file a claim:

### For a Printed Advertisement:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. 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:
  - o 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.
  - o Receipt showing the item(s) was purchased.
  - o Statement showing item(s) purchased and use of accumulated points.
  - o Itemized purchase receipt(s).
  - o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

### For a Non-Auction Internet Advertisement:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. 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:
  - o A copy of the **Non-Auction Internet 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.

- o Receipt showing the item(s) was purchased.
  - o Statement showing item(s) purchased and use of accumulated points.
  - o Itemized purchase receipt(s).
  - o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.
- 

## Purchase Assurance

### Evidence of Coverage (EOC)

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 purchase the **Covered Purchase** entirely with your **Covered Card**—or in combination with your **Covered Card** and accumulated points on your **Covered Card**—for yourself or to give as a gift. Coverage only extends to losses incurred by a person other than you if you gift the **Covered Purchase** to that person and that person adheres to the terms and conditions of this program.
- Your coverage terminates on any of the following dates: The date you no longer qualify as a **Cardholder**; the date your participating organization determines that your **Covered Card** is ineligible; the date your participating organization ceases to pay premium on the **Group Policy**; the date your participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

#### B. The kind of coverage you receive:

- Subject to this EOC's limitations and exclusions, we will reimburse you for the costs to repair or replace a Covered Purchase if the Covered Purchase is Stolen or Damaged within ninety (90) days from the Date of Purchase, as indicated on your receipt.

#### C. Coverage limitations:

- Coverage is limited to the lesser of the following amounts per claim:
  - o The actual cost of the **Covered Purchase** charged to your **Covered Card**;

- o The actual cost to repair the **Covered Purchase** or to replace the **Covered Purchase** with an item of like kind and quality; or
  - o A maximum liability per claim of \$10,000 per item.
- Coverage is limited to a maximum liability of \$50,000 per **Eligible Account** per twelve (12) consecutive month period.
- Coverage for **Covered Purchases** that consist of articles in a pair or set will be limited to the cost of repair or replacement of the specific part(s) that are **Stolen** or **Damaged**, unless the articles cannot be used individually or cannot be replaced or repaired individually; provided, however, coverage for items of jewelry or fine arts consisting of articles in a pair, set, or collection will not exceed the cost of any particular parts that are **Stolen** or **Damaged**, subject to the limitations set forth above and without reference to any special value that the articles may have as part of a pair, set, or collection.
- Coverage is secondary to and in excess of any other applicable insurance or indemnity available to you or the gift recipient. 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 noncontribution clause will take precedence over a similar clause found in other insurance or indemnity language.

## **D. What is NOT covered:**

- Items that are lost or **Mysteriously Disappear** (i.e., the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons).
- Items that are **Stolen** from any location or place (including exercise facilities, places of employment, schools, or places of worship) due to your lack of due diligence.
- Items lost, **Stolen**, **Damaged**, or mis-delivered while under the care, custody, and control of another party or common carrier (including an airline, the U.S. Postal Service, UPS, FedEx, or other delivery services).

- Losses due to normal wear and tear, misuse, gradual deterioration, or abuse.
- Losses resulting from any intentional, 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 cutting, sawing, shaping).
- Used or antique items and collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).
- Recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Items **Stolen** from the interior or exterior of a watercraft/boat, aircraft, common carrier, motorcycle, automobile, or any other motor vehicles.
- Motorized vehicles, including automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including snow throwers, lawn mowers, and hedge trimmers).
- Land, any buildings (including homes and dwellings), permanently installed items, fixtures, or structures.
- Traveler's checks, cash, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), credit or debit cards, negotiable instruments, bullion, rare or precious metals, stamps, coins, currency or its equivalent.
- Animals and living plants, insects, or pets.
- Perishables and consumables (including perfumes, cosmetics, and limited-life items, such as rechargeable batteries).
- Items purchased for resale use.
- Professional services (including 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, and other software.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, rebellion, insurrection, riot, or civil commotion); confiscation by the authorities; risks of contraband; abuse, fraud, illegal activity or acts.
- Losses caused by power surge, 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 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.
- Items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.

## E. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the loss, or as soon as reasonably possible, or the claim may not be honored.
- Submit written proof of loss within one hundred eighty (180) days after the date of loss or the claim may not be honored. Required documentation may include the following:
  - o Repair estimate for **Damaged** item(s).
  - o Photograph clearly showing **Damage**, if applicable.
  - o Receipt showing purchase of covered item(s).
  - o Statement showing purchase of covered item(s).
  - o Report from police listing any items **Stolen**.
  - o Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).

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

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## MasterAssist

### Terms and Conditions

This section solely details the **MasterAssist™** services available to you as a member of the plan.

**Eligibility:** In order to be eligible for the services and benefits offered by Mastercard International through **Assistance Center**, you must be a **Beneficiary** as defined below.

Membership to the program is non-transferable.

**Duration of Coverage:** As long as you remain a Mastercard **Cardholder** in good standing, you will have access to the assistance services described herein.

**Availability of Services:** **MasterAssist** is available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate by **Assistance Center** to guarantee service. The **Beneficiary** may contact **MasterAssist** prior to embarking on a covered trip to confirm whether or not services are available at his/her destination(s).

**Access:** The services and benefits offered in the Mastercard program will be arranged by **Assistance Center**.

*For 24-hour emergency assistance call the Mastercard Assistance Center at:*

Toll free number in the United States: 1-800-307-7309.

Outside the United States, call collect at 1-636-722-7111.

### I. GENERAL DEFINITIONS SPECIFIC TO MASTERASSIST

**Assistance Center:** The designated assistance teams trained to provide customer services and coordination of qualified local providers to travelers in real time.

**Beneficiary:** An eligible Mastercard **Cardholder** in good standing whose card has been issued by an institution located in the United States and with his/her permanent address of residence within the United States; such as **Cardholder's** spouse; or, a dependent child under the age of nineteen (19) or under the age of twenty-six (26)

in the case of a dependent full-time college student. In either case the **Family Member** resides permanently at the same address as the **Cardholder** and is traveling with the **Cardholder**.

**Family Member:** Any **Beneficiary's** common law spouse, and his or her children.

**MasterAssist:** Service provided by **Assistance Center** on behalf of Mastercard International.

## II. CONTENT OF THE ASSISTANCE SERVICES

The **Beneficiary** is entitled to obtain the following services (i) when 100 miles (160km) or more away from such **Beneficiary's** primary residence; or (ii) while traveling overseas outside the home country of origin:

### 1. TRAVEL MEDICAL EMERGENCY ASSISTANCE

**Referrals to medical services:** If you have a medical emergency while traveling, **MasterAssist** will refer you to qualified: physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.

For the convenience of the **Cardholder**, **MasterAssist** will make arrangements for a general practice physician to consult the **Beneficiary's** hotel or current location while traveling. Although **MasterAssist** service will make every effort, this service may not be available in all states and countries. If a physician cannot be dispatched, other arrangements will be made by **MasterAssist** and options will be offered to the **Beneficiary**. It is expressly understood and agreed upon that all costs are the sole responsibility of the **Cardholder**.

**Hospital admission:** If you require hospitalization, **MasterAssist** can organize the hospital admission and, if requested, the guarantee of medical expenses. It is expressly understood and agreed upon that all costs are the sole responsibility of the **Cardholder**, and can be charged to the **Cardholder's** account, subject to authorization by the Card Issuer.

**Medical transportation/Medical evacuation:** If the **MasterAssist** medical department determines that adequate medical facilities are not locally available in the event of an accident or illness, **MasterAssist** service will arrange for an emergency evacuation to the nearest facility capable of providing adequate care. The **MasterAssist** service team of physicians will be

able to make travel recommendations including the mode of transport, whether or not an escort is needed (medical or non-medical), as well as ground transport requirements (for example, wheelchair assistance, ambulance at each end). It is expressly understood and agreed upon that all costs are the sole responsibility of the **Cardholder**.

**Repatriation of remains:** In the event of the **Beneficiary's** death, **MasterAssist** will arrange for the repatriation of remains to the place of burial in his/her country of residence. Transportation of remains will be subject to international laws and regulations. It is expressly understood and agreed upon that all costs are the sole responsibility of the **Cardholder**.

**Prescription transfer/shipping:** **MasterAssist** helps the **Beneficiary** replace lost or misplaced medication or other important items such as eyeglasses or contact lenses, by first endeavoring to find a local resource for replacement, or by locating and arranging prompt shipment of the item or its equivalent (subject to local law).

IMPORTANT NOTE: Please see below for "Travel Medical Insurance" coverage details.

## **2. LEGAL ASSISTANCE**

The **Beneficiary** is entitled to obtain the following services: Legal Referrals.

**MasterAssist** provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty and language resources. Whenever there is sufficient information to do so, we shall refer you to two (2) or more legal professionals so that the **Beneficiary** may have the benefit of choosing. **MasterAssist** uses reasonable efforts to ensure that its referrals are to legal service providers who meet the reasonable professional standards of the country or city where the traveler is located. **MasterAssist** will also follow up with the **Beneficiary** in each case to ensure that the service rendered was satisfactory.

### **Legal Assistance – Up to USD \$1,000**

If you are jailed (or threatened to be) following a road traffic accident, **MasterAssist** can appoint and advance the fees of a lawyer. It is expressly understood and agreed upon that all costs are the sole responsibility of the **Cardholder**, and can be charged to the **Cardholder's** account, subject to authorization by the Card Issuer.

## **Advance payment for bail bond – Up to USD \$5,000**

If you are jailed (or threatened to be) following a road traffic accident, **MasterAssist** shall advance the bail bond. It is expressly understood and agreed upon that all costs are the sole responsibility of the **Cardholder**, and can be charged to the **Cardholder's** account, subject to authorization by the Card Issuer.

### **3. TRAVEL PERSONAL ASSISTANCE**

**MasterAssist** will make available to **Beneficiary**:

- a. Information for preparing a journey**
- b. Information on visas, passports**
- c. Information on inoculation requirements for foreign travel**
- d. Information on customs and duty regulations**
- e. Information on foreign exchange rates and value-added taxes**
- f. Referrals to Embassies or Consulates**
- g. Referrals to Interpreters**
- h. Dispatch of an Interpreter**

In case of imprisonment, hospitalization or circumstances that demand the services of an interpreter, **MasterAssist** shall make the necessary arrangements to provide the **Beneficiary** with an interpreter. It is expressly understood and agreed upon that all costs are the sole responsibility of the **Cardholder**, and can be charged to the **Cardholder's** account, subject to authorization by the Card Issuer.

### **4. TRAVEL-ORIENTED EMERGENCY ASSISTANCE**

#### **Cash advances – Up to USD \$5,000**

In the event of lost or stolen cash, Travelers Checks, credit and charge cards or in the event that there are no ATMs available at the **Beneficiary's** location, **MasterAssist** shall advance cash to the **Beneficiary** (to be charged to **Cardholder's** account and subject to authorization by the Card issuer).

#### **Urgent message relay**

Transmission of urgent messages from the **Beneficiary** to relatives, business associates, friends residing in his/her country of residence and vice versa.

#### **Luggage assistance**

**MasterAssist** shall provide assistance in locating lost luggage and shall provide to the **Beneficiary** regular updates on the location status.

## Lost document, ticket replacement, and return trip assistance

In case of loss or theft of the Mastercard card, travel tickets, passport, visa or other identity papers necessary to return home, **MasterAssist** will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.

In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged. It is expressly understood and agreed upon that all costs are the sole responsibility of the **Cardholder**, and can be charged to the **Cardholder's** account, subject to authorization by the Card Issuer.

### 5. MASTER ROADASSIST® SERVICE

- a. If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, just call **1-800-Mastercard** and tell us where you are.
- b. We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard Card account.
- c. You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's 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.
- d. 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.
- e. 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.

## III. COST OF THE ASSISTANCE SERVICES PROVIDED

**MasterAssist** offers valuable emergency assistance services, however it is not insurance coverage. Please

keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of **MasterAssist™** Travel Assistance Services (such as, medical or legal bills).

Most of the assistance services are offered to the **Cardholder** at no cost; however, according to circumstances and depending on the nature of the requested service, **Assistance Center** may have to advance payment on behalf of the **Cardholder** subject to the **Cardholder's** approval. In this case, the advanced payment and associated delivery fees shall be reimbursed to **Assistance Center** through the debit of the **Cardholder's** Mastercard Card account, subject to prior approval of the **Cardholder's** issuing bank. In the event approval for the charge is not granted by the issuing bank, the payment coverage/ monetary advance will not be provided.

## IV. TRAVEL MEDICAL INSURANCE

### Evidence of Coverage (EOC)

- Refer to Insurance Benefit Key Terms for the definitions of you, your, we, us and our, and words that appear in bold. This EOC is subject to the Legal Disclosures set forth below. Key Terms specific to Travel Medical Insurance:
  - o **Covered Trip** means an **Eligible Person's** trip to a destination more than one hundred (100) miles from his or her **Primary Residence** or overseas outside his or her home country where (1) the trip's expense has been charged to your **Covered Card**, (2) the period of travel does not exceed sixty (60) consecutive days in duration, and (3) the travel is not for the purpose of obtaining medical treatment.
  - o **Eligible Person** means you and your spouse and unmarried dependent children up to age nineteen (19) (up to age twenty-six (26) if a full-time student enrolled at an accredited institution or on leave of absence from such institution due to illness for a period of twelve (12) months from the last attendance at such institution) for whom a **Covered Trip** is scheduled.

- o **Family Member** means an **Eligible Person's** spouse, child, mother, father, brother, sister, grandparent, grandchild, daughter-in-law, son-in-law, brother-in-law, sister-in-law, stepchild, stepsister, stepbrother, stepparent, parent-in-law, civil union partner, or **Domestic Partner**.
- If you have a medical emergency away from home, Travel Medical Insurance may help you receive the best care. The insurance evidenced by this **EOC** provides limited benefits health insurance only. It does NOT provide the following: basic hospital, basic medical, major medical, Medicare supplement, long term care insurance, nursing home insurance only, home care insurance only, or nursing home and home care insurance.
- THIS **EOC** IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for people with Medicare available from our **Administrator**.

### **A.To get coverage:**

An **Eligible Person's** trip must qualify as a **Covered Trip**.

### **B. The kind of coverage you receive and coverage limitations:**

An **Eligible Person's** coverage begins on the day he or she begins travel to a **Covered Trip's** destination. An **Eligible Person's** coverage ends at midnight on the day of return to his or her **Primary Residence** or until midnight of the sixtieth (60th) day of his or her **Covered Trip**, whichever is sooner.

An **Eligible Person's** coverage terminates on any of the following dates: The date the **Eligible Person** is no longer eligible to participate; the date your **Covered Card** is defined as ineligible by the participating organization; the date the participating organization ceases to pay premium; the date the participating organization ceases to participate in the **Group Policy**; on the three hundred sixty-fourth (364th) day of coverage; or the date the **Group Policy** is terminated. Termination of the policy will not affect a claim for loss of the **Eligible Person's** coverage that was in effect when the **Group Policy** was cancelled.

## Emergency Medical & Dental Care

- Covers an **Eligible Person's** incurred expenses for **Emergency Medical Care** or **Emergency Dental Care** which are provided during a **Covered Trip**. Each **Eligible Person** may receive up to USD \$2,500 in coverage per **Covered Trip**, subject to a USD \$50 deductible per **Eligible Person** per **Covered Trip**.
- Coverage is limited to the reasonable and customary charges commonly used by providers for medical care in the locality in which care is provided.

## Transportation Benefits

- If an **Eligible Person** is hospitalized while traveling alone, we'll pay for transportation to another medical facility or to the **Eligible Person's Primary Residence** provided such transportation is **Medically Necessary** and approved by us.
- If an **Eligible Person** is traveling alone and is hospitalized outside the United States for more than eight (8) days, we will cover travel arrangements for a round-trip, economy-class ticket to bring a **Family Member** or close friend to the **Eligible Person**. The arrangements must be submitted to us for approval in advance.
- If an **Eligible Person** is traveling with dependent children and is hospitalized for eight (8) days or more, we will provide return home transportation for the children.
- If an **Eligible Person** dies while traveling, we'll arrange for the **Eligible Person's** remains to be sent home.
- If a **Family Member** dies at home while the **Eligible Person** is traveling, we'll pay for the **Eligible Person's** return travel to the United States.
- The total transportation benefits payable for any **Covered Trip** is limited to USD \$10,000. All medical transportation must be approved by both the attending **Physician** and our **Administrator**. All other travel benefits must be approved in advance by our **Administrator**. All travel will be scheduled economy class if original ticket(s) cannot be used.

## Post-Hospital Hotel Convalescence

- If an **Eligible Person's** onsite attending **Physician** determines that it is necessary for the **Eligible Person** to recuperate in a hotel immediately following the **Eligible Person's** hospitalization during a **Covered**

**Trip**, we'll pay up to USD \$75 per day to cover hotel convalescence for a maximum of five (5) consecutive days.

## **Coordination of Benefits**

- **Plan** means one of the following which provides benefits or services for or because of health care or repatriation of remains: (1) Group or **Group-type** insurance contracts; (2) group or **Group-Type** subscriber contracts; (3) Uninsured arrangements of group or **Group-type** coverage; (4) group or **Group-type** coverage through HMOs and other prepayment, group practice, and individual practice plans; (5) medical benefits coverage under group and **Group-type** automobile "no-fault" and traditional automobile "fault" type contracts; and (6) coverage under governmental plan or coverage required or provided by law, excluding: (a) A state plan under Medicaid (Title XIX, Grants to States for Medical Assistance programs, of the United States Social Security Act, as amended from time to time); and (b) a plan or law when its benefits are excess of those of any private insurance plan or other non-governmental plan by law. Plan does not include school accident-type coverage that covers grammar, high school, and college students for accidents only either on a twenty-four (24) hour basis or on a "to-and-from school" basis.
- The medical expense and repatriation of remains benefits under this **EOC ("This Plan")** may be primary or secondary as to another **Plan** covering an **Eligible Person**. When **This Plan** is primary, its benefits are determined before those of another **Plan** and without considering the other **Plan's** benefits. When **This Plan** is secondary, its benefits are determined after those of another **Plan** and may be reduced by the other **Plan's** benefits. If more than two (2) **Plans** cover an **Eligible Person**, **This Plan** may be primary as to one (1) **Plan** and secondary as to the other **Plan(s)**.
- We will not administer this Coordination of Benefits provision with respect to medical expense reimbursement under **This Plan** if the total charge for the covered medical services is less than USD \$250.
- When there is a basis for a claim under **This Plan** and another **Plan**, **This Plan** is secondary and determines its benefits after those of the other **Plan**, unless: (1) The other **Plan** has rules coordinating its benefits with

those of **This Plan**; and (2) the other **Plan's** rules and **This Plan's** rules, as set forth below, require the benefits under **This Plan** to be determined before those of the other **Plan**.

- **Order Determination Rules.** **This Plan** determines its order of benefits by using the first of the following rules which applies:
  - (1) **Non-Dependent/Dependent.** The **Plan** benefits which cover the **Eligible Person** as an employee, member, or subscriber (i.e., other than as a dependent) are determined before those of the **Plan** which covers the **Eligible Person** as a dependent. However, the benefits of the **Plan** covering the **Eligible Person** as a dependent are determined before those of the **Plan** covering the **Eligible Person** as a non-dependent if the **Eligible Person** is also a Medicare beneficiary and—as a result of the rule established by Title XVIII of the Social Security Act and implementing regulations—Medicare is (a) secondary to the **Plan** covering the **Eligible Person** as a dependent and (b) primary to the **Plan** covering the **Eligible Person** as a non-dependent (e.g., a retired employee).
  - (2) **Active/Inactive Employee.** The **Plan** benefits which cover the **Eligible Person** as an employee who is neither laid-off nor retired are determined before those of a **Plan** which covers the **Eligible Person** as a laid-off or retired employee. This rule is ignored if the other **Plan** does not have this rule and as a result, the **Plans** do not agree on the order of benefits.
  - (3) **Continuation Coverage.** If an **Eligible Person** whose coverage is provided under a right of continuation pursuant to federal or state law is also covered under another **Plan**, the benefits are determined in this order: (a) First, the **Plan** benefits covering the **Eligible Person** as an employee, member, or subscriber; and (b) second, the benefits under the continuation of coverage. This rule is ignored if the other **Plan** does not have this rule and as a result, the **Plans** do not agree on the order of benefits.
  - (4) **Length of Coverage.** If none of the above rules determines the order of benefits, the benefits of the **Plan** which cover the **Eligible Person** for the longer term are determined before those of the **Plan** which cover the **Eligible Person** for the shorter term.

- **Benefits Reduction.** If **This Plan's** benefits are secondary to one (1) or more other **Plans**, the benefits of **This Plan** will be reduced when the sum of the following exceeds the total allowable expenses in a **Claim Determination Period:** (1) The benefits that would be payable for the allowable expenses under **This Plan** in the absence of this Coordination of Benefits section; and (2) the benefits that would be payable for the allowable expenses under the other **Plan(s)** in the absence of similar Coordination of Benefits provisions and regardless of whether a claim is made. In that case, the benefits of **This Plan** will be reduced so that the benefits payable under **This Plan** and the benefits payable under the other **Plans** do not total more than the allowable expenses.
- **Right to Information.** We need certain facts to apply these Coordination of Benefits rules. We have the right to decide which facts we need. We may obtain needed facts from or provide them to any other person or organization without any person's knowledge or consent. Each person claiming benefits under **This Plan** must provide us with any facts needed to pay a claim.
- **Facility of Payment.** A payment made under another **Plan** may include an amount which should have been paid under **This Plan**. If so, we may pay that amount to the organization which made the payment. That amount will be treated as though it were a benefit paid under **This Plan**.
- **Right to Recovery.** If we pay more than we should have paid under this Coordination of Benefits provision, we may recover the excess from one or more of (1) the persons we paid or for whom we paid, (2) insurance companies, or (3) other organizations.

## C. What is NOT covered:

Benefits will not be provided for medical or dental services, supplies, or charges:

- Provided by an **Eligible Person's Family Member**.
- Which are not **Medically Necessary**, except for related reconstructive surgery resulting from trauma, infection, or disease.
- For treatment provided by state or Federal workers' compensation, employers' liability or occupational disease law.

- To the extent benefits are provided by any governmental agency (except Medicaid).
- For any loss sustained or contracted in consequence of being intoxicated or under the influence of any narcotic, unless administered on the advice of a **Physician**.
- For any routine physical examinations or dental care or treatment.
- Which are experimental/investigative.
- For any illness or injury suffered due to war or hostilities of any kind (i.e. invasion, rebellion, insurrection, riot, or civil commotion) or military duty.
- For any illness or injury suffered due to air travel except as a fare-paying passenger on a licensed aircraft operated by an airline or air charter company.
- For injury, illness, or loss due to normal pregnancy or childbirth; mental or emotional disorders; participation in a felony; skydiving, hang gliding, parachuting; or suicide, attempted suicide, or intentionally self-inflicted harm.
- For any **Injury** or **Illness** incurred due to participation in interscholastic sports.

## D. How to file a claim:

1. Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. You must report the claim within ninety (90) days from the date of loss, or as soon thereafter as reasonably possible, or the claim may not be honored.
2. Upon receipt of a claim notice, we will provide you with the necessary instructions for filing proof of loss. Written proof of loss, including any required documentation, must be submitted to our **Administrator** within one hundred twenty (120) days from the date of loss or the claim may not be honored. Failure to file such proof within the required time will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible.
3. **Assignment.** By making a request for assistance, or a claim for health or dental benefits, the **Eligible Person** assigns to the **Administrator** the rights to receive benefits or reimbursement payable under other health or dental insurance for covered services performed or paid for by the **Administrator**.

4. **Release of Information.** Each **Eligible Person** agrees that in order to collect benefits, any person or entity having information relating to an **Illness** or **Injury** for which benefits are claimed may furnish to us, upon our request, any information (including copies of records) relating to the **Illness** or **Injury**.
5. **Payment of Claims.** All benefits payable will be paid to the **Eligible Person** or in the case of death, to the **Eligible Person's** estate.
6. **External Appeal.** If we deny coverage on the basis that the service is not **Medically Necessary**, the **Eligible Person** has a right to request, in writing, an external appeal. It is your responsibility to start the external appeal process. **Your completed request for an external appeal must be filed within four (4) months of either the date upon which you receive a final adverse determination from us or the date of our alleged failure to adhere to claim processing requirements.** Please contact our **Administrator** for more information about your right to an external appeal and the steps you must follow.

## **E. Washington residents:**

- For **Washington** residents only, the definitions of **Emergency Dental Care** and **Emergency Medical Care**, and any reference to such terms herein, are deleted in their entirety and replaced with the following:  
**Necessary Dental Care** means a **Physician, Hospital**, or other provider's services or supplies which are: (1) **Medically Necessary** to treat an **Eligible Person's** dental problems resulting from infection and which are provided during a **Covered Trip**; or (2) **Medically Necessary** to treat an **Eligible Person's** dental problems resulting from **Injury**, breakage to tooth, or loss of filling incurred during a **Covered Trip** and which are provided to the **Eligible Person** within three hundred sixty-five (365) days from the accident date.  
**Necessary Medical Care** means a **Physician, Hospital**, or other provider's services or supplies which are: (1) **Medically Necessary** to treat an **Eligible Person's** sudden and unexpected **Illness** and which are provided during a **Covered Trip**; or (2) **Medically Necessary** to treat an **Eligible Person's** sudden and unexpected **Injury** incurred during a **Covered Trip** and

which are provided to the **Eligible Person** within three hundred sixty-five (365) days from the accident date.

- Furthermore, the section (B) of the **EOC**, entitled “Emergency Medical and Dental Care,” is deleted in its entirety and replaced with the following:

**(1) Necessary Medical & Dental Care.** Covers an **Eligible Person’s** incurred expenses for **Necessary Medical Care** or **Necessary Dental Care**. Each **Eligible Person** may receive up to USD \$2,500 in coverage per **Covered Trip**, subject to a USD \$50 deductible per **Eligible Person** per **Covered Trip**. Coverage is limited to the reasonable and customary charges commonly used by providers for medical care in the locality in which care is provided.

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## Legal Disclosures

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

Benefits are provided to you, the **Cardholder**, at no additional charge. Non-insurance services may have associated costs, which will be your responsibility.

Insurance benefits are provided under a **Group Policy** issued by New Hampshire Insurance Company, an AIG company.

Non-insurance benefits are provided under a Master Agreement issued by AIG Warranty Guard, Inc. These Guide to Benefits are summaries of any insurance or non-insurance benefits provided to you and are governed by the controlling **Group Policy** or Master Agreement, as applicable.

**Effective date of benefits:** These Guide to Benefits replace all prior disclosures, program descriptions, advertising, and brochures issued by any party. The master group policy or contract holder and the applicable insurer or obligated entity reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

**Cancellation:** The **Group Policy** or Master Agreement holder can cancel these benefits at any time or choose not to renew the insurance or non-insurance benefits for all **Covered Cards**. If these benefits are cancelled, you will be notified in advance. 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 U.S. issued **Covered Cards**. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, proceeds, and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, benefits will still apply for any benefit you were eligible for prior to the date that your **Covered Card** is suspended or cancelled, subject to the terms and conditions of coverage.

**Legal Action:** No action at law or in equity may be brought to recover under these benefits prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the benefit requirements. No such action may be brought after the expiration of three (3) years from the time written proof of loss is required to be furnished.

**Transfer of rights or benefits:** The **Group Policy** and Master Agreement are not assignable, but the benefits may be assigned.

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

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

**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.

**Sanctions:** We shall not be deemed to provide coverage, and we shall not be liable to pay any claim or provide

any benefit hereunder, to the extent that the provision of such coverage, payment of such claim, or provision of such benefit would expose us, our parent company, or our 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.

**Salvage:** If your loss involves an item that is not repairable, we may request you to send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

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

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the **Group Policy** or Master Agreement, the **Group Policy** or Master Agreement shall control. Provision of services is subject to availability and applicable legal restrictions. Representations or promises made by anyone that are not contained in the **Group Policy** or Master Agreement are not part of your coverage.

**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**, Insurance Benefit 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**, Insurance Benefit 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** or Master Agreement, the Guide to Benefits shall control.

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## Travel Accident, Baggage Delay, Trip Cancellation

**Accident or Accidental** means a sudden, unforeseen and unexpected event happening by chance. Accident includes unavoidable exposure to elements arising from a covered Hazard.

**Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

**Benefit Amount** means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Capital One Mastercard Professional Card account.

**Common Carrier** means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

**Covered Trip** means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers or coupons, has been charged to an Insured Person's Account issued by the Policyholder. Covered Trip also means travel on a Common Carrier when free flights have been awarded from frequent flier or points programs provided that all of the miles or points were accumulated from charges on that card.

**Dependent Child(ren)** means those children, including adopted children and those children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and are 1) under the age of twenty-five (25) and reside with the Insured Person; or 2) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning. Dependent Children also means children beyond the age of twenty-five (25) who are permanently mentally and physically challenged and incapable of self-support.

**Domestic Partner** means a person designated in writing by the cardholder who is at least eighteen (18) years of age and who during the past twelve (12) months: 1) has been in a committed relationship with the cardholder; and 2) has been the cardholder's sole spousal equivalent; and 3) has resided in the same household as the cardholder; and 4) has been jointly responsible with the

cardholder for each other's financial obligation, and who intends to continue the relationship indefinitely.

**Financial Insolvency** means the inability of the entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.

**Immediate Family Member** means the Insured Person's: (1) spouse or Domestic Partner; (2) children, including adopted children or step-children; (3) legal guardians or wards; (4) siblings or siblings-in-law; (5) parents or parents-in-law; (6) grandparents or grandchildren; (7) aunts and uncles; (8) nieces and nephews. Immediate Family Member also means a spouse's or Domestic Partner's children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

**Insured Person** means the Professional Mastercard cardholder of Capital One. Insured Person also means the cardholder's spouse/Domestic Partner and Dependent Children.

**Loss** means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached.

**Member** means hand or foot.

**Non-Refundable** means amount of money paid by or on behalf of the Insured Person for a Covered Trip which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation.

**Pre-Existing Condition** means Accidental injury, disease or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Common Carrier passenger fare(s). Disease or illness has manifested itself when: 1) medical care or treatment

has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

**Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

**Trip Interruption** means the Insured Person's Covered Trip is interrupted either on the way to the point of departure or after the Covered Trip departure.

**THE COST:** This travel insurance plan is provided at no additional cost to eligible Mastercard Professional Card cardholders of Capital One. Capital One pays the premium for this insurance.

**ELIGIBILITY:** This travel insurance plan is provided to Mastercard Professional Card cardholders, of Capital One, automatically when the entire cost of the passenger fare(s) are charged to a Mastercard Professional Card account while the insurance is effective. It is not necessary for you to notify Capital One, the administrator or the Company when tickets are purchased.

**EXCLUSIONS:** This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; or 4) travel between the Insured Person's residence and regular place of employment. This insurance also does not apply to an accident occurring while an Insured is acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

**THE PLAN:** As a Mastercard Professional Card cardholder, of Capital One, you, your spouse or Domestic Partner and Dependent Children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering

or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Capital One Card account. If the entire cost of the passenger fare has been charged to your Mastercard Professional Card account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine) immediately a) preceding your departure, directly to the airport, terminal or station, b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your Mastercard Professional Card account.

**Trip Cancellation/Interruption:** As a Mastercard Professional Card cardholder, of Capital One, you, your spouse or Domestic Partner and Dependent Children will be automatically eligible for the Trip Cancellation and Trip Interruption benefit provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Capital One Card account.

**THE BENEFITS:** The full Benefit Amount of \$1,000,000 is payable for accidental: 1) loss of life, 2) speech and hearing, or 3) a combination of speech or hearing and one member or sight of one eye. One half of the Benefit Amount is payable for accidental loss of: 1) both or a combination of members or sight of eyes, or 2) speech or hearing. One quarter of the Benefit Amount is payable for accidental loss of thumb and index finger of the same hand. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. If an Insured Person is eligible for insurance under multiple credit card Accounts, the Insured Person will only be insured under the Account which provides the largest benefit amount for the loss that occurred. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to three (3) times

the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance. If the Insured Person has not been found within one (1) year of the disappearance, stranding, sinking, wrecking or breakdown of any conveyance in which the Insured Person was covered as an occupant, it will be assumed that the Insured Person has suffered loss of life.

**BAGGAGE DELAY:** The Company will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for three (3) days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a Covered Trip and at a destination other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, traveler's checks and valuable papers; 4) business samples; 5) jewelry and watches; or 6) cameras, video recorders and other electronic equipment. The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

**Trip Cancellation/Interruption:** In the event of the Insured Person's Trip Cancellation or Trip Interruption, the Company will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$1,500. Our payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) \$1,500. The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which the Company has reimbursed the Insured Person. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from: 1) death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or 2) default of the Common Carrier resulting from Financial Insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip. This

insurance does not apply to loss caused by or resulting from: 1) a Pre-Existing Condition; 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured or an Immediate Family Member: a) traveling against the advice of a Physician; b) traveling while on a waiting list for specified medical treatment; c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

**BENEFICIARY:** The loss of life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

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## Legal Disclaimer:

**CLAIM NOTICE:** Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible. **CLAIM FORMS:**

When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss. **CLAIM PROOF OF LOSS:** Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss. **CLAIM**

**PAYMENT:** For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you,

the Policyholder and/or the beneficiary have complied with all the terms of this policy.

**HOW TO FILE A CLAIM:** To file a claim please visit **[www.mycardbenefits.com](http://www.mycardbenefits.com)** or call **1-800-Mastercard**. Claims are processed by the Claim Administrator. Once a claim number is assigned, supporting documentation for the claim can also be submitted through **[www.mycardbenefits.com](http://www.mycardbenefits.com)**.

**EFFECTIVE DATE:** This insurance is effective on the date that you become an eligible cardholder; and will cease on the date the Master Policy 6477-44-67 is terminated or on the date your account ceases to be eligible, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by visiting **[www.mycardbenefits.com](http://www.mycardbenefits.com)** or call **1-800-Mastercard**.

Plan Underwritten By Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies.

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## Mastercard ID Theft Protection™

Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

**Eligibility:** All Mastercard Business Card cardholders in the US are eligible for this coverage. Enrollment is required.

**Service Provider:** ID Theft Protection is provided by Iris® Powered by Generali. More information about this service provider is available at.

**<https://mastercardus.idprotectiononline.com/>**.

**Access:** To receive ID Theft Protection, you must enroll at: **<https://mastercardus.idprotectiononline.com/>**.

ID Theft Protection is provided on a 24-hour basis, 365 days a year.

**Charges:** There is no charge for ID Theft Protection, it is provided by your financial institution.

**Contact: 1-800-Mastercard** if you believe you have been a victim of identity theft.

**Program Provisions:** To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft Protection accrue as of the date of enrollment.

Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at

**<https://mastercardus.idprotectiononline.com/>**. The terms and conditions contained in this Guide to Benefits may be modified by subsequent 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 30–120 days before the expiration of the service agreement. In the event substantially similar service takes effect without interruption, no such notice is necessary.

For general questions regarding these services, please contact **1-800-Mastercard** or please see **<https://mastercardus.idprotectiononline.com/>**.

## **ID Theft Protection Services Provided:**

### **1. IDENTITY AND FRAUD THREAT DETECTION**

#### **Personally Identifiable Information (PII)**

**Compromised Credentials** monitors for a combination of email address /username /password /security questions located within:

- Hacker account dump sites
- Hacktivist forums
- Data leaks
- Malware logs

Alerts are sent with event details, also listed within resolution console and most often includes source of breach (from where the data was harvested).

**High-Risk Transactions** monitors a Consumer's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Knowledge-Based Authentication (questions only an individual should know about themselves such as what street they lived on in 2009) used by organizations across industries limits the risk of identity theft or account takeover. Alerts are sent when a series of knowledge-based authentication questions are generated to validate the Consumer's identity (i.e. when accessing a credit report). Monitored transactions include:

- Credit cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

**Dark Web Monitoring** provides monitoring of underground webpages people can visit without third parties being able to trace the location of the web visitors or the webpage publisher. Dark web sites make up about .01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard web browsers.

## **Credit Information**

**Single Bureau Credit Monitoring** monitors a Consumer's TransUnion credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. In order to use this service, Consumers must provide some personal information, such as name, address, date of birth, and SSN, and undergo either digital verification via text or knowledge-based authentication. ID Theft Protection sends alert notification emails, such as change of address alerts, anytime potentially unauthorized inquiries or suspicious activities on Consumer's credit file are detected so they can take immediate action to minimize damage.

## **Additional Information**

**Small Business ID Theft Protection** upgrades ID Theft Protection identity monitoring services by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for the Consumer's business URL and domain (limited to 10

domains) within corporate data breaches, malicious third-party botnets and criminal forums.

## 2. SUSPICIOUS ACTIVITY ALERTS

- Email Addresses
- Debit/Credit Cards
- Loyalty/Affinity Cards
- Bank Account Numbers
- Passport Numbers
- Medical and Vehicle Insurance Cards
- Drivers Licenses
- National Identity Numbers/Social Security Numbers
- New Lines of Credit
- Address Changes

## 3. SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

**Self-Service ID Theft Resolution Kit** is self-service resolution document that informs Consumers of the different forms of ID theft, and how to resolve each situation. Resolution tools in the kit include preventive measures, step-by-step guides and sample letters to be sent to collection agencies.

**Access to Resolutions Specialists** which assigns a personal case manager to help take care of everything.

**Self-Service ID Theft Wizard** provides step-by-step advice for many identity theft scenarios that Consumers may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or fraud.

**Online Fraud Alerts** allow Consumers to place a statement on their credit report that instructs lenders to contact the Consumer before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Consumers place a fraud alert with one bureau, the other two bureaus are informed, and the alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Consumer credit files for one year.

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## Mastercard Merchant Offers

### Program Description:

Enjoy exclusive offers with popular brands that provide experiential, travel, and everyday value.

### Eligibility:

To be eligible for these offers, you must be a **Cardholder** who holds an eligible **Covered Card** issued by a U.S. financial institution.

### How to Use the Offers:

Visit [www.mastercard.us/en-us/business/overview/cards/business-credit-mastercard.html](http://www.mastercard.us/en-us/business/overview/cards/business-credit-mastercard.html) for information on how to avail the offers.

### Terms & Conditions:

Visit [www.mastercard.us/en-us/business/overview/cards/business-credit-mastercard.html](http://www.mastercard.us/en-us/business/overview/cards/business-credit-mastercard.html) for a full list of current digital merchant offers and applicable terms & conditions.

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## Mastercard Global Services™

Mastercard Global Services™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting**.

Call Mastercard Global Services immediately to report your card lost or stolen and to cancel the account.

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 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 Services 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 Services telephone numbers are:

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Australia .....	1-800-120-113
Austria.....	0800-070-6138
France .....	0-800-90-1387
Germany .....	0800-071-3542
Hungary .....	06800-12517
Ireland .....	1-800-55-7378
Italy .....	800-870-866
Mexico .....	001-800-307-7309
Netherlands.....	0800-022-5821
Poland .....	0-0800-111-1211
Portugal.....	800-8-11-272
Spain .....	900-822-756
United Kingdom.....	0800-96-4767
U.S., Canada, U.S. Virgin Islands, Puerto Rico .....	1-800-307-7309

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For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at **www.mastercard.com** or call the United States collect at **1-636-722-7111**.

## Account Information and Card Benefits:

When in the United States, contact Capital One directly for account information and **1-800-Mastercard** for card benefits. When traveling outside the U.S., call Capital One at the phone number on the back of your card to access your account information or Mastercard Global Services 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.us/en-us/personal/get-support/find-nearest-atm.html** 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.

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## Account and Billing Information

**Important:** Contact Capital One 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. Capital One's phone number is available on your monthly billing statement and the back of your card.

**Reminder: Please refer to the Legal Disclosure section.**

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## Benefit Contact Information

For questions on each benefit, including how to use them, use the following phone numbers and websites:

### MasterRental

For more information call **1-800-Mastercard** or visit [www.mycardbenefits.com](http://www.mycardbenefits.com).

### Extended Warranty

For more information call **1-800-Mastercard** or visit [www.mycardbenefits.com](http://www.mycardbenefits.com).

### Mastercard Business Assistant

For more information call **1-800-Mastercard**.

### Identity Fraud Expense Reimbursement

For more information call **1-866-601-3456**.

### Lost or Damaged Luggage

For more information call **1-800-Mastercard** or visit [www.mycardbenefits.com](http://www.mycardbenefits.com).

### Price Protection

For more information call **1-800-Mastercard** or visit [www.mycardbenefits.com](http://www.mycardbenefits.com).

### Purchase Assurance

For more information call **1-800-Mastercard** or visit [www.mycardbenefits.com](http://www.mycardbenefits.com).

### MasterAssist

For more information call **1-800-Mastercard** or visit [www.mycardbenefits.com](http://www.mycardbenefits.com).

### Travel Accident, Baggage Delay, Trip Cancellation

For more information call **1-800-Mastercard** or visit [www.mycardbenefits.com](http://www.mycardbenefits.com).

### Mastercard ID Theft Protection™

For more information call **1-800-Mastercard** or visit <https://mastercardus.idprotectiononline.com>.

### Mastercard Merchant Offers

For more information call **1-800-Mastercard** or visit [www.mastercard.us/en-us/business/overview/cards/business-credit-mastercard.html](http://www.mastercard.us/en-us/business/overview/cards/business-credit-mastercard.html).

### Mastercard Global Services™

For more information call **1-800-Mastercard** or visit [www.mastercard.com](http://www.mastercard.com).

To file a claim or for benefits questions,  
please visit **[priceless.com/capitalone](http://priceless.com/capitalone)**  
or call **1-800-627-8372**.

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