



Capital One World Elite Mastercard®

Guide to Benefits

Important information. Please read and save.

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

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at **1-877-288-6784**, or **en Español: 1-800-633-4466**.

“Card” refers to World Elite Mastercard card and
“Cardholder” refers to a World Elite Mastercard® cardholder.

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Key Terms

Throughout this document, You and Your refer to the **cardholder** or **authorized user** of the **covered card**. We, Us, and Our refer to New Hampshire Insurance Company, an AIG Company.

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

Administrator means Sedgwick Claims Management Services, Inc. You may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at **1-877-288-6784**.

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

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

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

Carry-on Luggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a **common carrier** by you.

Checked Luggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**.

Common Carrier means an air, land, or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. **Common carrier** does not include helicopters, taxis, rental cars, hired cars, and private and contract carriers.

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

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Eligible Account means the account associated with the **Cardholder's** U.S. issued credit card that is eligible for coverage under the **Group Policy**.

Eligible Expense(s) means reasonable and necessary attorney fees or court costs associated in removing any civil suit wrongful brought against you as a result of **identity fraud** or any suit brought against you by a creditor or collection agency or other entity for non-payment of goods and/or services as a result of **identity fraud**, actual U.S. wages lost due to time off relating to efforts in resolving your **identity fraud** issues, loan application fees, notarizing affidavits or other similar document cost, long distance telephone cost, and postage cost you may have incurred as a direct result of **identity fraud**.

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

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

Loss means the **eligible expenses** related to your **identity fraud**.

Lost means luggage (including personal property contained within) that is missing for 10 consecutive days and whose whereabouts are unknown to you or the **common carrier**.

Mysteriously Disappear means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

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 one hundred twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

Printed Advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within one hundred twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

Rental Agreement means the entire agreement or contract that you receive when renting a **vehicle** from a **vehicle** rental agency that describes in full all of the terms and conditions of the rental, as well as the responsibility of all parties under the **rental agreement**.

Stolen means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

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

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

Price Protection

Evidence of Coverage

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

A. To get coverage:

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

You must see either a **printed advertisement** or **non-auction Internet advertisement** for the same product (advertisement must verify same manufacturer and model number) for a lower price within one hundred twenty (120) days from the date of purchase as indicated on your receipt.

B. The kind of coverage you receive:

- Purchases you make entirely with your **covered card** are covered for one hundred twenty (120) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.
- Items you purchase with your **covered card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

C. Coverage limitations:

- Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 USD per claim. There is a maximum of four (4) claim(s) per **cardholder** account per twelve (12) month period.

D. What is NOT covered:

- Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- Items purchased for resale, rental, professional, or commercial use.
- Jewelry, art, 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 one hundred twenty (120) days from the date you purchased the item.
- Items advertised or shown as price quotes, bids or final sale amounts from a **non-auction** Internet site.
- Items advertised in or as a result of "limited quantity," "going out-of-business sales," "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 **1-877-288-6784** to open a claim. You must report the claim within one hundred twenty (120) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
 - A copy of the **printed advertisement** that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
 - Receipt showing the item(s) was purchased.
 - Statement showing item(s) purchased and use of accumulated points.
 - Itemized purchase receipt(s).
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

For a Non-Auction Internet Advertisement:

- Visit **www.mycardbenefits.com** or call **1-877-288-6784** to open a claim. You must report the claim within one hundred twenty (120) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
 - A copy of the **non-auction** advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.
 - Receipt showing the item(s) was purchased.
 - Statement showing item(s) purchased.
 - Itemized purchase receipt(s).
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Extended Warranty

Evidence of Coverage

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

A. To get coverage:

- You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twenty-four (24) months or less.

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer's warranty up to a maximum of twenty-four (24) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twenty-four (24) months. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twenty-four (24) months or less on your item, we will cover up to an additional twenty-four (24) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twenty-four (24) months, this coverage does not apply.
- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the actual amount charged on your **covered card** or \$10,000 USD, whichever is less.
- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twenty-four (24) months, this benefit will not apply.
- We or our **administrator** will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

D. What is NOT covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer's warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- Floor models that do not come with an original manufacturer's warranty.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, and perishables.

- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, 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.
- Direct or indirect **loss** resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Indirect or direct **damages** resulting from a covered **loss**.
- Mechanical failure arising from product recalls.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- **Losses** caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical **damage** to the item.
- Any exclusion listed in the original manufacturer's warranty.

E. How to file a claim:

- Visit www.mycardbenefits.com or call **1-877-288-6784** to open a claim. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
 - Receipt showing covered item(s).
 - Statement showing covered item(s).
 - Itemized purchase receipt(s).
 - Original manufacturer's (or U.S. store brand) warranty.
 - Service contract or optional extended warranty, if applicable.
 - Itemized repair estimate from a factory authorized service provider.
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

World Elite Mastercard Digital Merchant Offers

Program Description:

Enjoy exclusive offers with popular digital brands on everyday, time-saving products and services.

Eligibility:

To be eligible for these offers, you must be a cardholder who holds a World Elite Mastercard Credit Card issued by a U.S. financial institution.

How to Use the Offers:

Visit www.mastercard.us/worldeliteoffers for information on how to avail the offers.

Terms & Conditions:

Visit www.mastercard.us/worldeliteoffers for a full list of current digital merchant offers and applicable terms & conditions.

Concierge Services

World Elite Mastercard® offers you the Mastercard Concierge Service. Imagine your own Personal Assistant 24 x 7 x 365, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes “Concierge Service” to the next level with robust, personalized features that will save you time and simplify your day, such as:

- Personal Profile to track preferences for travel, hotels, dining, entertainment, special occasions – and even food allergies.
- Local experts who can provide on-site assistance with everyday household needs – like being there when the new appliance is delivered, because you can’t be.
- Access to unique dining and entertainment venues to turn a special occasion into a memorable experience.
- Reminder service for those dates or events that you can’t afford to miss.
- Pre-trip planning services, providing you with critical information in advance of your trip including: 10-day weather forecast, travel requirements, city-specific news and conditions, safety and security advisory, suggested packing lists, pre-arranged confirmations for dining and other services, top must-see attractions, fitness facilities, jogging paths and recreation within close proximity of your hotel, etc.

Let the Mastercard Concierge assist you today, so you can have your day back! Our experts look forward to assisting you at **1-877-288-6784**.

Costs of any goods or services provided by the concierge will be billed to your World Elite Mastercard.

Mastercard ID Theft Protection™

Program Description:

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 consumer credit cardholders in the US are eligible for this coverage. Enrollment is required.

Service Provider:

ID Theft Protection is provided by Generali Global Assistance, Inc. 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. Contact 1-877-288-6784 if you believe you have been a victim of identity theft.

Charges:

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

Program Provisions for Mastercard ID Theft Protection:

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 1-877-288-6784 or please see <https://mastercardus.idprotectiononline.com/>.

ID Theft Protection Services Provided:

1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS

Personally Identifiable Information (PII)

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

- Hacker account dump sites
- Hactivist 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 web pages people can visit without third parties being able to trace the location of the web visitors or the web page 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. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

- 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. RESOLVE IDENTITY THREATS WITH SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

Self-Service ID Theft Resolution Kit is a self-service resolution document which 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.

Travel Assistance Services

Rely on Travel Assistance Services when you're away from home.

Travel Assistance Services is your guide to many important services you may need when traveling. Benefits are designed

to assist you or your travel companions when you're traveling 50 miles or more from home.* This is reassuring, especially when visiting a place for the first time or not speaking the language. For services, call **1-877-288-6784**. Enrollment is automatic and the assistance service is free to **cardholders**. Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills).

*Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact us prior to embarking on a covered trip to confirm whether or not services are available at your destination(s).

MasterTrip® Travel Assistance

Before you begin your trip, MasterTrip provides information on travel requirements including documentation (visas, passports), immunizations or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip will also help you locate any **lost** or **stolen** travel materials, including luggage. This is not an insurance policy for **lost/stolen** luggage and we do not reimburse you for a permanent **loss**.

If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 USD from a family member, friend, or business account.

This service does not provide maps or information regarding road conditions.

Travel Services Medical Assistance

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

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

MasterLegal® Referral Service

Provides you with English-speaking legal referrals or consults with appropriate embassies and consulates regarding your situation.

Will assist in transfers up to \$5,000 USD in cash from a family member, friend or business to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

Master RoadAssist® Roadside Service

(Available only when traveling in the 50 United States and the District of Columbia)

If your car breaks down on the road, just call **1-877-288-6784** and tell us where you are.

We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jumpstarts, towing, gas delivery, and tire changes) are prenegotiated. Road service fees will be automatically billed to your Mastercard account.

You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your **vehicle** (or it'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.

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 If you have a rental car, be sure to call the rental car agency before you call **1-877-288-6784**, as many rental agencies have special procedures regarding emergency road service assistance.

MasterRental Coverage

Evidence of Coverage

Pursuant to the below terms and conditions, when you rent a **vehicle** for thirty-one (31) consecutive days or less with your **covered card**, you are eligible for benefits under this coverage. Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

A. To get coverage:

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

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

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

Your **rental agreement** must be for a rental period of no more than thirty-one (31) consecutive days. Rental periods that exceed or are intended to exceed thirty-one (31) consecutive days are not covered.

B. The kind of coverage you receive:

We will pay for the following on a secondary basis:

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

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

C. Coordination of benefits:

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

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

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

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

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

D. Who is covered:

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

E. Excluded rental vehicles:

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

F. Where you are covered:

Coverage is available worldwide.

Coverage is not available in countries where:

- a) This **EOC** is prohibited by that country's law; or
- b) The terms of the **EOC** are in conflict with the laws of that country.

G. Coverage limitations:

We will pay the lesser of the following:

- a) The actual repair amount;
- b) Wholesale market value less salvage and depreciation;
- c) The rental agency's purchase invoice less salvage and depreciation.

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

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

H. What is NOT covered:

- Any personal item **stolen** from the interior or exterior of rental **vehicles**.
- **Vehicle** keys or portable Global Positioning Systems (GPS).

- **Vehicles** not rented by the **cardholder** or **authorized user** on the **covered card**.
- Any person not designated in the **rental agreement** as an **authorized driver**.
- Any obligations you assume other than what is specifically covered under the **rental agreement** or your primary **vehicle** insurance or other indemnity policy.
- Any violation of the written terms and conditions of the **rental agreement**.
- Any **loss** that occurs while driving under the influence of drugs or alcohol.
- Any **loss** associated with racing or reckless driving.
- **Losses** involving the theft of the rental **vehicle** when you or an **authorized driver** cannot produce the keys to the rental **vehicle** at the time of reporting the incident to the police and/or rental agency, as a result of negligence.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Subsequent **damages** resulting from a failure to protect the rental **vehicle** from further **damage**.
- Blowouts or tire/rim **damage** that is not caused by theft or vandalism or is not a result of a **vehicle** collision causing tire or rim **damage**.
- Rental **vehicles** where collision/damage waiver coverage (or similar coverage) was accepted/purchased by you.
- Any **damage** that is of an intentional or non-accidental nature, caused by you or an **authorized driver** of the rental **vehicle**.
- Depreciation, diminishment of value, administrative, storage, or other fees charged by the **vehicle** rental company.
- **Vehicles** with a **rental agreement** that exceeds or is intended to exceed a rental period of thirty-one (31) consecutive days from a rental agency.
- **Losses** resulting from any kind of illegal activity.
- **Damage** sustained on any surface, other than a bound surface such as concrete or tarmac.
- **Damage** sustained on any road not regularly maintained by a municipal, state, or federal entity.
- **Losses** as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Any **loss** involving the rental **vehicle** being used for hire, for commercial use, or as a public or livery conveyance.
- Theft of, or **damage** to, unlocked or unsecured **vehicles**.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

I. How to file a claim:

- Visit www.mycardbenefits.com or call 1-877-288-6784 to open a claim. You must report the claim within sixty (60) days of the **loss** or the claim may not be honored.
- You may choose to assign your benefits under this insurance program to the rental agency from which you rented your **vehicle**. Please contact us or our designated representative for further details.
- Submit the following documentation within one hundred and eighty (180) days of the incident or the claim may not be honored:

- Receipt showing the **vehicle** rental.
- Statement showing the **vehicle** rental.
- The **rental agreement** (front and back).
- Copy of Your valid driver's license (front and back).
- Copy of the declarations page of any primary **vehicle** insurance and other valid insurance or coverage.
- Police report when the **vehicle** is **stolen**, vandalized (regardless of the **damage**), or involved in a collision that requires the **vehicle** to be towed, in a multi-**vehicle** collision, or the **vehicle** is not drivable.
- Itemized repair estimate from a factory authorized collision repair facility.
- Copy of the **vehicle** rental company promotion/discount, if applicable.
- Copy of the **vehicle** rental location class specific fleet utilization log, if **loss** of use charges are being claimed. You must secure this log from the rental agency.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Common Carrier Trip Cancellation and Trip Interruption

Evidence of Coverage

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

A. To get coverage:

You must charge the full amount of a Covered Trip to your Covered Card or in combination with your Covered Card and accumulated points on your Eligible Account or redeemable certificates, vouchers, coupons, or discounts awarded from frequent flyer program or similar program.

B. Covered Losses:

Covered Losses include Trip Cancellations or Trip Interruptions that result from Accidental Bodily Injury or loss of life or Sickness of either the Eligible Traveler, Traveling Companion or a Family Member of the Eligible Traveler or Traveling Companion.

C. The kind of coverage you receive:

Trip Cancellation

We will reimburse you for the nonrefundable amount paid to a Common Carrier with your Covered Card if a Covered Loss causes an Eligible Traveler's Trip Cancellation, subject to the cancellation provisions in effect at the time the Common Carrier is notified of cancellation. If a Physician advises the Eligible Traveler that a Covered Trip is medically inadvisable, the Eligible Traveler must immediately notify the appropriate Common Carrier of his or her Trip Cancellation after receiving such medical advice. If the Eligible Traveler does not provide such notification, our payment will not exceed the cancellation penalties imposed by the Common Carrier and in effect during the forty-eight (48) hour period immediately following the Physician's notice that travel was not advisable, subject to any other limits set forth herein.

Trip Interruption

If a Covered Loss causes an Eligible Traveler's Trip Interruption, we will reimburse you for the nonrefundable amount paid to a Common Carrier with your Covered Card for

the following: 1. The forfeited, non-refundable, pre-paid land, air and sea transportation arrangements that were missed; and 2. Additional transportation expenses that the Eligible Traveler incurs less any available refunds, not to exceed the cost of an economy-class air ticket by the most direct route for the Eligible Traveler to rejoin his or her Common Carrier Covered Trip or to return to his or her place of origin. If a Covered Loss causes an Eligible Traveler to temporarily postpone transportation by a Common Carrier for a Covered Trip and a new departure date is set, we will reimburse you for the following: 1. The additional expenses incurred to purchase tickets for the new departure (not to exceed the difference between the original fare and the economy fare for the rescheduled Covered Trip by the most direct route); and 2. The unused, non-refundable land, air, and sea arrangements paid to a Common Carrier with your Covered Card.

Term of Coverage

Coverage begins on the date the Covered Trip was purchased and ends immediately at the time the Covered Trip is completed. An Eligible Traveler's coverage terminates on any of the following dates: The date the Eligible Traveler is no longer eligible to participate; the date the Eligible Account 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.

Coverage Limitations

The maximum benefit amount is \$1,500 per Covered Trip and \$5,000 per Eligible Account per 12 consecutive month period. Coverage is secondary to and in excess of any other applicable insurance or benefit available to the Eligible Traveler including benefits provided by the Common Carrier, such as exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers. In no event will this coverage apply as contributing insurance. This "non-contribution" clause will take precedence over the "non-contribution" clauses found in other insurance or indemnity language. Coverage is not available in states where prohibited.

D. What is NOT covered:

Coverage does not apply to any Accident, Accidental Bodily Injury, or loss caused by or resulting from the following, directly or indirectly:

- Pre-existing medical conditions.
- The Eligible Traveler's intentionally self-inflicted injuries, including suicide or attempted suicide.
- A declared or undeclared war.
- The Eligible Traveler participating in a military maneuver or training exercise.
- Mental or emotional disorders, unless hospitalized.
- The Eligible Traveler's participation in a sporting activity for which he or she receives a salary or prize money.
- The Eligible Traveler being intoxicated at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.
- The Eligible Traveler being under the influence of any narcotic or other controlled substance at the time of an Accident, unless the narcotic or other controlled substance is taken and used as prescribed by a Physician.

- The Eligible Traveler's commission or attempted commission of any illegal or criminal act, including but not limited to any felony.
- The Eligible Traveler parachuting from an aircraft.
- The Eligible Traveler engaging or participating in a motorized vehicular race or speed contest.
- Dental treatment except as a result of Accidental Bodily Injury to sound, natural teeth.
- Any non-emergency treatment or surgery, routine physical examinations.
- Hearing aids, eye glasses or contact lenses.
- One-way travel that does not have a return destination.
- Any occurrence while the Eligible Traveler is incarcerated.
- Loss due to intentional acts by the Eligible Traveler.

E. How to file a claim:

- Call 1-800-Mastercard or go to www.mycardbenefits.com to initiate a claim. You must report the claim within sixty (60) days of the Covered Loss or the claim may not be honored. You must also notify the Common Carrier and complete its claim procedures.
- You must furnish written proof of loss to us within 180 days after the date of your loss. Required documentation may include the following:
 - o Copies of your Common Carrier tickets.
 - o Covered Card billing statement showing the charge for the Covered Trip.
 - o Proof of the Covered Loss, as applicable, Physician orders, etc.
 - o Copy of the cancellation policy of the Common Carrier.
 - o Any other documentation that may be reasonably requested by us or our Administrator to validate a claim.

Lost or Damaged Luggage

Evidence of Coverage

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

A. To get coverage:

You must pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/or accumulated points from your **covered card**.

B. The kind of coverage you receive:

- Reimbursement for the actual cost of repairing or replacing your **checked** or **carry-on luggage** and personal property contained therein that is **lost** or **damaged**.
- Coverage begins when the luggage is checked in or carried on to the **common carrier** by you. This includes curbside check in with facility designated personnel.
- Coverage ends each time you regain possession of the **checked luggage** from, or carry the luggage off of the **common carrier** or twenty-four (24) hours after you depart from the **common carrier**, whichever comes first.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost, up to \$1,500 USD per incident of repairing or replacing your **checked and/or carry-on luggage** and any personal property contained within. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. 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 you.
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, 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 luggage with the **common carrier** and for which a claim check has been issued.
- Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or hearing aids).
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, consumables, and perishables.
- 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.
- 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.
- Defective material or workmanship, ordinary wear and tear or normal deterioration.
- Loss or **damage** not reported within the time period required, as stipulated in the claim procedure.
- Loss or **damage** where the **common carrier** completely denies a claim for **checked and/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.

F. How to file a claim:

- Visit www.mycardbenefits.com or call 1-877-288-6784 to open a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Report within twenty-four (24) hours any loss or **damage** to the **common carrier**.

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

- 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 your luggage or personal property has actually been repaired or replaced.

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

Lounge Key Airport Lounge Access

Description

Airport lounge access provided by Lounge Key is available to all eligible U.S. World Elite Mastercard cardholders. Cardholders can use their U.S. World Elite Mastercard or digital card to access an airport lounge in a seamless way, as follows:

- Eligible cardholders will have lounge membership with “pay as you go” lounge visits at only \$32 per visit, per person.
- Membership to 1000+ Lounge Key lounges in 120+ countries and in over 400 airports regardless of airline, frequent flyer membership or class of ticket.

Lounge Key ensures cardholders have the opportunity to relax, refresh and enhance their airport experience as they wait for their flight. Detail

Who Is Eligible:

U.S. issued World Elite Mastercard cardholders whose issuing bank has completed the enrollment process.

How Lounge Key Works:

1. Before traveling, eligible cardholders can log on to their Lounge Key website or access the Smartphone App and view a list of participating lounges and experiences.
 2. Eligible cardholders will enjoy complimentary refreshments, newspapers and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).
 3. To gain access to the lounges, an eligible cardholder only needs to quote “Lounge Key” at the participating lounge and present their eligible World Elite Mastercard card to the lounge operator, or present their Lounge Access QR Code found in the Lounge Key app.
 4. A list of participating lounges can be found and viewed using the Lounge Key website or app.
- FAQs can be viewed online at www.loungekey.com/en/faq
 - Contact Lounge Key at www.loungekey.com/en/contact-us or +1 469 334 4174 for customer support.
 - Terms of Use can be viewed online at www.loungekey.com/en/terms-of-use.
 - Conditions of Use can be viewed online at www.loungekey.com/en/conditions-of-use

Account and Billing Information

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

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

Legal Disclosure

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

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

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

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

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

Benefits to you: These benefits apply only to the cardholder whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

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

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

Dispute Resolution – Arbitration: This EOC requires binding arbitration if there is an unresolved dispute concerning this EOC (including the cost of, lack of, or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, You give up your right to resolve any dispute arising from this EOC by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law. To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this EOC. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this EOC and all transactions contemplated by this EOC, including, without limitation, the validity, interpretation, construction, performance and enforcement of this EOC.

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

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

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

Other Insurance: Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions,

limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language. In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

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

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the the master insurance policies, or an issuer’s, or the Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

Benefit Contact Information

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

Price Protection

For more information call **1-877-288-6784** or visit www.mycardbenefits.com.

Extended Warranty

For more information call **1-877-288-6784** or visit www.mycardbenefits.com.

World Elite Mastercard Digital Merchant Offers

For more information visit www.mastercard.us/worldeliteoffers.

Concierge Services

For more information call **1-877-288-6784**.

Mastercard ID Theft Protection™

For more information call **1-877-288-6784**. To activate monitoring, visit <https://mastercardus.idprotectiononline.com/>.

Travel Assistance Services

For more information call **1-877-288-6784**.

MasterRental Coverage

For more information call **1-877-288-6784** or visit www.mycardbenefits.com.

Common Carrier Trip Cancellation and Trip Interruption

For more information call **1-877-288-6784** or visit www.mycardbenefits.com.

Lost or Damaged Luggage

For more information call **1-877-288-6784** or visit www.mycardbenefits.com.

Lounge Key Airport Lounge Access

For more information call **1-469-334-4174** or visit www.loungekey.com/en/contact-us.

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