

Guide to Benefits



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 applies to travel and retail purchases made on or after JANUARY 13, 2026 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**.

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

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Key Terms

Throughout this section, 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.

Accident(al) means a sudden, unforeseen, and unexpected event which: (1) Happens by chance; (2) arises from a source external to the **Eligible Traveler**; (3) is independent of illness, disease or their bodily malfunction or medical or surgical treatment thereof; (4) occurs while you are insured under the **Group Policy**; and (5) is the direct cause of loss.

Accidental Bodily Injury means an **Accidental** injury to the body of an external origin, unintentional and unforeseen by the **Eligible Traveler**. An **Accidental Bodily Injury** must be verified by a **Physician**.

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** 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. You may contact the **Administrator** if you have questions regarding this coverage or would like to make a claim. The **Administrator** 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**.

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.

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 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**.

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**.

Eligible Traveler means you and your **Family Members** and **Traveling Companions** who purchase a **Covered Trip** to your **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).

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.

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.

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 medical, surgical, or dental practitioner acting within the scope of his or her license. The treating **Physician** may not be an **Eligible Traveler**, an **Eligible Traveler's Family Member**, a **Traveling Companion** or related to an **Eligible Traveler** by blood.

Pre-existing Condition means any condition resulting from any injury or **Sickness** affecting an **Eligible Traveler**, a **Traveling Companion**, or a **Family Member** traveling with an **Eligible Traveler** within the sixty (60) day period prior to the purchase date of a **Covered Trip**. The condition must have (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine; or (c) required medical treatment or treatment was recommended by a **Physician**. Taking maintenance medications for a condition that is considered stable shall not be included as a **Pre-existing Condition**.

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.

Sickness means ill health, disorder, or unsound condition that is diagnosed or treated by a **Physician**.

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

Traveling Companion means an individual who has made advanced arrangements with you or your **Family Members** to travel together for all or part of a **Covered Trip**.

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

Trip Interruption means the interruption of the **Covered Trip** either on the way to the point of departure or after departure of the **Covered Trip**.

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:

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 secondary within the **Eligible Renter's** country of residence. Secondary coverage means that this benefit supplements and applies in excess of any valid and collectible insurance or reimbursement from any source, including the **Eligible Renter's** personal auto insurance, employer's insurance, or any other valid and collectible reimbursement. When coverage is secondary, we will only cover the deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

Coverage is primary outside an **Eligible Renter's** country of residence. Primary coverage means that the **Eligible Renter** does not have to file a claim with any other source of insurance before receiving coverage under this benefit. However, if the **Eligible Renter's** primary auto insurance or other coverage has made payments for a covered loss, we will only cover the deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

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) Coverage 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 consumer card accounts.

D. What is NOT covered:

- The cost of any insurance or collision damage waiver 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** 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** 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.
- 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**.
- Loss or theft of personal belongings from the interior or exterior of a **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.

E. How to file a claim:

- Visit **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** 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 Copy of the declaration's page of any primary vehicle insurance or other valid insurance or coverage.
 - 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 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.

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 professional or commercial use (this exclusion only applies to **Cardholders** with consumer **Covered Cards**).
- 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 **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.

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**.

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 **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.
-

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.
- Items purchased for rental, professional, or commercial use (this exclusion only applies to **Cardholders** with consumer **Covered Cards**).
- 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 **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 **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.

Trip Cancellation and Trip Interruption

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 Trip Cancellation and Trip Interruption:

- **Covered Trip** means a period of round-trip travel to one or more destinations other than an **Eligible Traveler's** place of residence at the time of departure where: (1) The **Eligible Traveler** departs by **Common Carrier** to begin the period of round-trip travel; (2) the period of round-trip travel ends when the **Eligible Traveler** returns by **Common Carrier** to the place of

departure; (3) the period of round-trip travel does not exceed three hundred sixty-five (365) days away from the **Eligible Traveler's** place of residence at the time of departure; and (4) the **Eligible Traveler** charges the full amount of the cost of transportation by **Common Carrier(s)** to your **Covered Card**. The period of round-trip travel may consist of round-trip, one-way, or combinations of round-trip and one-way tickets with **Common Carrier(s)**.

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. The kind of coverage you receive:

- 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.

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**.

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 **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**.

C. Coverage limitations:

- The maximum benefit amount is \$1,500 per **Covered Trip** and \$5,000 per **Eligible Account** per twelve (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 “noncontribution” clause will take precedence over the “noncontribution” 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 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, eyeglasses 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:

- Visit **mycardbenefits.com** or call **1-800-Mastercard** to open 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 one hundred eighty (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.

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.

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 [mastercard.us/worldeliteoffers](https://www.mastercard.us/worldeliteoffers) for information on how to avail the offers.

Terms & Conditions:

Visit [mastercard.us/worldeliteoffers](https://www.mastercard.us/worldeliteoffers) for a full list of current digital merchant offers and applicable terms & conditions.

Concierge Services

Ever wish you had a personal assistant to help you plan and book a vacation, get tickets to a show, or make dinner reservations? With the Concierge Services that come with your card, that role has been filled.

Your concierge is also ready to help you make plans for the special occasions in your life even if you're not

quite sure what you want. Your loved one never needs to know how you came up with the idea for the perfect anniversary getaway and the touching gift. It will be our secret.

Life doesn't always go according to plan. The concierge is also available 24/7 to help when you run into issues around the house, such as with your heat pump, plumbing, or household appliances. Let the concierge find someone who can work around your schedule.

To ensure you have access when and where you need it, we have many ways for you to reach your personal assistant. You can contact us via the web, app, or simply give us a call. Best of all, there's no cost to use this service. You're only responsible for the cost of goods and services you authorize the concierge to acquire on your behalf.

Let's get started. To reach a Concierge specialist:

Go online to **concierge.mastercard.com**; access the **"Mastercard® Concierge" App**; or call **1-877-288-6784**.

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 a service provider. More information about this service provider is available at: **mastercardus.idprotectiononline.com**.

Access:

To receive ID Theft Protection, you must enroll at: **mastercardus.idprotectiononline.com**. ID Theft Protection is provided on a 24-hour basis, 365 days a year. Contact **1-800-Mastercard** 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: **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 **mastercardus.idprotectiononline.com**.

ID Theft Protection Services Provided:

1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS

Personally Identifiable Information (PI')

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 200 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. This benefit may be subject to change without prior notice. Please visit [mastercard.us/worldelite](https://www.mastercard.us/worldelite) or call **1-800-Mastercard** for the latest benefit information.

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 **1-800-Mastercard**. Enrollment is automatic and the assistance service is free to **cardholders**. Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills).

*Travel Assistance Services are available worldwide, with the exception of those countries and territories 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 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 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 **1-800-Mastercard** 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 (jump-starts, towing, gas delivery, and tire changes) are pre-negotiated. 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 vehicles-in-tow.

If you have a rental car, be sure to call the rental car agency before you call **1-800-Mastercard**, as many rental agencies have special procedures regarding emergency road service assistance.

Mastercard Travel and Lifestyle Services

As a World Elite Mastercard® **Cardholder**, you have access to Mastercard® Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more*. Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard® **Cardholder**, you have access to a lifestyle concierge that will help you plan your vacation – complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee** and Mastercard Hotel Stay Guarantee*** which deliver value and peace of mind.

*Travel & Lifestyle Services are provided by a third party. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing

any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

** Mastercard Lowest Hotel Rate Guarantee: If you book a qualifying 'prepaid' rate or 'postpaid' rate hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. To receive a refund you must submit a claim as described in the Terms & Conditions (available at conciierge.mastercard.com/terms-and-use) prior to your stay and at least seventy-two (72) hours before the date of your reservation check-in.

*** Mastercard Hotel Stay Guarantee: The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three-star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Mastercard Travel and Lifestyle Services toll-free (US): **1-855-802-1387** during your stay and a lifestyle concierge will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations.

Certain terms, conditions and exclusions apply. This benefit may be subject to change without prior notice. Please visit conciierge.mastercard.com/terms-and-use for the latest benefit information and terms & conditions.

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:

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.....	011-800-307-7309
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

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at **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 **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.

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.

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 **1-877-288-6784** or visit mycardbenefits.com.

Extended Warranty

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

Lost or Damaged Luggage

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

Price Protection

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

Trip Cancellation and Trip Interruption

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

Mastercard Merchant Offers

For more information call **1-800-Mastercard** or visit mastercard.us/worldeliteoffers.

Concierge Services

For more information call **1-877-288-6784** or visit concierge.mastercard.com.

Mastercard ID Theft Protection™

For more information call **1-800-Mastercard** or visit mastercardus.idprotectiononline.com.

Travel Assistance Services

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

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

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