Capital One
World Elite Mastercard for Business
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 1-800-Mastercard, or en Español: 1-800-633-4466.

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

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To file a claim, call 1-800-627-8372, or en Español: 1-800-633-4466.
Key Terms
Throughout this document, You and Your refer to the cardholder or authorized user of the covered card. We, Us, and Our refer to New Hampshire Insurance Company, an AIG Company. Account Holder means a person to whom an Eligible Account is issued and who holds the Eligible Account under his or her name. Administrator means Sedgwick Claims Management Services, Inc. You may contact the administrator if you have questions regarding this coverage or would like to make a claim. The administrator can be reached by phone at 1-800-Mastercard. Authorized Driver(s) means a driver with a valid driver’s license issued from their state of residence and indicated on the rental agreement. Authorized User means a person who is recorded as an authorized user of an Eligible Account by the Account Holder and who is authorized by the Account Holder to make payments to the Eligible Account. Cardholder means the Account Holder or Authorized User of an Eligible Account in good standing. Covered Card means the Mastercard® card linked to your Eligible Account. Eligible Account means the account associated with the Cardholder’s U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is eligible for coverage under the Group Policy. 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. Manufacturer Suggested Retail Price (MSRP) means the purchase price of the vehicle or the value of the vehicle. 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. 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 minibans and sport utility vehicles that are designed to accommodate less than nine (9) passengers.

Mastercard ID Theft Protection (IDT)
Program Description: Mastercard ID Theft Protection provides the cardholder with access to a number of Identity Theft resolution services, should the cardholder believe they are a victim of Identity Theft. This product offering prevents identity theft by monitoring the Internet, indexed and not, searching for compromised credentials and potentially damaging use of cardholders’ personal information in order to detect fraud at its inception. Eligibility: All Mastercard credit cardholders in the US are eligible for this coverage. Access: Simply contact 1-800-Mastercard if the cardholder believes they have been a victim of Identity Theft. Services provided: Services provided are on a 24-hour basis, 365 days a year. In order to receive the following services, you must enroll at https://mastercardus.idprotectiononline.com/. The services include: Online Monitoring Dashboard (requires activation): The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders’ risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity theft alerts. Monthly Risk Alert / Newsletter: Cardholders will receive a monthly newsletter with information on the cardholder’s risk score, and articles pertaining to good identity theft practices. Identity Monitoring: IDT searches the internet to detect compromised credentials and potentially damaging use of cardholders’ personal information, and alerts them via email so that they can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:

• Local experts who can provide on-site assistance with everyday business needs like helping identify the best location for a client meeting or installing a new printer.
• Personal profile to track preferences for travel, hotels, dining, entertainment, special occasions – and even food allergies.
• 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 list, 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 Business Assistant assist you today, so you can get back to business! Our experts look forward to assisting you at 1-888-890-9134.

Mastercard Business Assistant
World Elite Mastercard for Business offers you the Mastercard Business Assistant Service. Imagine your own Assistant 24 x 7 x 365, where knowledgeable experts can assist with all your business needs, whenever you need it. This provides robust, personalized features that will save you time and simplify your busy day, such as:

Data elements that can be monitored are:

• ...
Mastercard is offering **cardholders** the above-mentioned protections through Iris OnWatch, Generali Global Assistance’s proprietary internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, Iris is tracking thousands of websites and millions of data points, and alerting **cardholders** whose personal information they find has been compromised online. This information is being gathered in real-time so that **Cardholders** have the opportunity to react quickly and take the necessary steps to protect themselves.

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

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

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

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

**Financial Account Takeover:** IDT monitors **cardholder’s** high-risk transactions with more than 300 of the nation’s largest companies to uncover and thwart account takeover attempts. Monitored transactions include:

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

An alert is sent to the **cardholder** if a series of knowledge-based authentication questions are used to authenticate the account’s user. To take advantage of this service, the **cardholder** must enter the accounts they wish to protect on the dashboard.

**URL and Domain Monitoring:** IDT identity monitoring services are enhanced by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for **cardholders’** business URL and domain within corporate data breaches, malicious third-party botnets, and criminal forums. For more information regarding the services stated above and additional information, please visit https://mastercardus.idprotectiononline.com/.

**Charges:**

- There is no charge for these services. They are provided by your Financial Institution.
- **Services WILL NOT be provided:**
  - When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
  - When your financial institution or card issuer which provides this Service, has investigated the event and deemed you are responsible for the charge or event.
  - When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

**Program provisions for Mastercard ID Theft Protection:** This service applies only to you, the named Mastercard **cardholder.** You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, Generali Global Assistance, relies on the truth of statement made in the Affidavit or declaration from each **cardholder.** This service is provided to eligible Mastercard **cardholders** at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide 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 coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard.

**MasterRental Insurance Coverage**

**Evidence of Coverage:**

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

**A. To get coverage:**

The rental **vehicle** must be rented primarily for business purposes, and You must initiate and then pay for the entire rental agreement (tax, gasoline, and airport fees are not considered rental charges) with your **covered card** and/or the accumulated points from your **covered card** at the time the **vehicle** is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental **vehicle,** at least one (1) full day of rental must be billed to your **covered card.**
You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company when coverage is secondary.

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

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

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

B. The kind of coverage you receive:
We will pay for the following on a primary basis:
- Physical damage and theft of the vehicle, not to exceed the limits outlined below.
- Reasonable loss of use charges imposed by the vehicle rental company for the period of time the rental vehicle is out of service. Loss of use charges must be substantiated by a location and class specific fleet utilization log.
- Towing charges to the nearest collision repair facility.
- Theft or damage to personal effects in transit in the rental vehicle or in any building en route during a trip using the rental vehicle. You must first file under other applicable insurance (e.g., home or business), and then we'll cover whatever is not covered by your insurance under our Secondary Personal Effects Insurance. Maximum coverage per rental period is $1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed $2,000.

This coverage is not all-inclusive, which means it does not cover such things as personal injury or personal liability. It does not cover you for any damages 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 under the kind of coverage you receive, not covered by the other insurance.

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

If the vehicle is rented primarily for business purposes or outside the cardholder’s domiciled country, coverage is considered primary coverage.

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

E. Excluded rental vehicles:
- Vehicles not required to be licensed.
- All 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.
- Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels.
- Antiques (vehicles) that are more than twenty (20) years old or have not been manufactured for at least ten (10) years, or limousines.
- Any rental vehicle that has a MSRP that exceeds $50,000 USD.

F. Where you are covered:
Coverage is not available in countries where:
- This EOC or the group policy is prohibited by that country’s law; or
- The terms of the EOC or group policy are in conflict with the laws of that country.

G. Coverage limitations:
We will pay the lesser of the following:
- a. Reasonable and customary charges of repair or the actual repair amount;
- b. Wholesale market value less salvage and depreciation;
- c. The rental agencies’ purchase invoice less salvage and depreciation;
- d. The contractual liability assumed by you or an authorized driver of the rental vehicle;
- e. The actual cash value; or
- f. $50,000 USD.

In addition, coverage is limited to $500 USD per incident for reasonable loss 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:
- Personal Effects Insurance does not cover animals, automobile equipment, motorcycles, boats, motors, sporting equipment, personal computers, household furniture, contact lenses, hearing aids, artificial teeth and limbs, currency, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, delays, loss of market, or indirect or consequential losses or damages of any kind.
- Vehicle keys or rental company portable Global Positioning Systems (GPS).
- Vehicles not rented by the cardholder or authorized user on the covered card.
- Any person not designated in the rental agreement as an authorized driver.
- Any obligations you assume other than that what is specifically covered under rental agreement.
- Any violation of the written terms and conditions of the rental agreement.
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any loss associated with racing or reckless driving.
I. How to file a claim:

- Visit www.mycardbenefits.com or call 1-800-Mastercard to open a claim. You must report the claim within sixty (60) days of the loss or 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:
  - Copy of Your valid driver’s license (front and back).
  - Copy of the declarations page of any primary vehicle insurance and other valid insurance or coverage if applicable.
  - Police report when the vehicle is stolen, vandalized (regardless of the damage), or involved in a collision that requires the vehicle; to be towed, in a multi-vehicle collision, or the vehicle is not drivable.
  - Police report detailing the theft of personal items.
  - Replacement receipt for personal effect items.
  - Itemized repair estimate from a factory registered collision repair facility.
  - Copy of the vehicle rental company promotion/discount, if applicable.
  - Copy of the vehicle rental location class specific fleet utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency.
  - Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

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

Effective Date of Benefits: Effective August 1, 2019, 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. Notice will be provided for any changes.

Cancellation: The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If the Policyholder does cancel these benefits, you will be notified in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date 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 and the District of Columbia. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These 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.

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

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

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

Other Insurance: Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Severability of Provisions: If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed “severable” from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable. Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

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