- MasterTrip® Travel Assistance
- installed items fixtures or structures Before you begin your trin MasterTrin provides information on travel requirements Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lotter)
- Losses caused by insects, animals, or pets. Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use
- Professional services (including, but not limited to, the performance or rendering of labor of
- 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 heli or support line; or technical support for software, hardware, or any other peripherals). • Application programs, computer programs, operating software, and other software.

Land, any buildings (including, but not limited to, homes and dwellings), permanently

negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or

- . Losses 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 a government, public authority, or customs official; risks of contraband; illegal activity or acts
- . Losses caused by power surge, contamination by radioactive or hazardous substances including mold. Direct or indirect loss resulting from any Acts of God (including, but not limited to, floor
- hurricane, lightning, and earthquake). Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions
- . Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals)
- Items stolen or damaged at a new home construction site.
- Rented, leased, or borrowed items for which you will be held responsible
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Interest or conversion fees that are charged to you on the covered card by the financial

E. How to file a claim:

- Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
- Completed and signed claim form.
- Repair estimate for damaged item(s Photograph clearly showing damage, if applicable.
- Receipt showing purchase of covered item(s).
- Statement showing purchase of covered item(s).
- Report from police listing any items stolen.
- Copy of the declarations page of any applicable insurance or protection (including, but
- not limited to, homeowner's, renter's, or auto insurance policy).
- o Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

Travel Assistance Services (e.g., medical or legal bills).

PA-CC-EOC (9.08)

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-MC-ASSIST. 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 are available worldwide, with the exception of those countrie

and territories which may be involved in an international or internal conflict, or in those

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

covered card. We, Us, and Our refer to Virginia Surety Company, Inc. 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 clain

The Final Legal Disclosure is part of this agreement.

MasterCard account.

The administrator can be reached by 1-800-MC-ASSIST. Auction (online or live) means a place or Internet site where items are sold through pri

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, uBir Yahoo, public or private live auctions, etc.).

Authorized User means an individual who is authorized to make purchases on the covered countries and territories where the existing infrastructure is deemed inadequate to card by the cardholder and is recorded by the Participating Organization on its records as guarantee service. You may contact us prior to embarking on a covered trip to confirm being an authorized user. whether or not services are available at your destination(s)

- including documentation (visas, passports), immunizations or currency exchange rates, The exchange rate provided may differ from the exact rate that issuers use for transactions A. To get coverage: on your card, Information on exchange rates for items billed on your statement should be You must purchase the new item entirely with your covered card and/or accumulated point obtained from the financial institution that issued your card. MasterTrip will also help you from your **covered card** for yourself or to give as a gift. locate any lost or stolen travel materials, including luggage. This is not an insurance policy
- B. The kind of coverage you receive: 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 embassic

- 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.
 - Customized/personalized, rare, one of a kind, or special order items.
- (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-MC-ASSIST 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

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

If you have a rental car, be sure to call the rental car agency before you call 1-800-MC-ASSIST.

Throughout this document. You and Your refer to the cardholder or authorized user of

as many rental agencies have special procedures regarding emergency road service assistance.

You are responsible for emergency road service charges incurred by towing facilities

- and technical support, or help line.
- . Motorized vehicles, including, but not limited, to automobiles, watercraft/boats, aircraft,
- Land, any buildings (including, but not limited to, homes and dwellings), permanently
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery),
- promised time frames of delivery.
- Products purchased at auctions.

E. How to file a claim:

Receipt showing the purchased item(s).

Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) days of the date of purchase or the claim may not be honored.

- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
- Completed and signed claim form.
- Itemized purchase receipt(s).
- A copy of the store's return policy.

Cardholder means the person who has been issued an account by the Quorum Federal Any other documentation that may be reasonably requested by us or our designated

- Credit Union for the covered card representative to validate a claim.
- Covered card means the Cash Back World MasterCard® card. You must send the item to us or our designated representative before any claim will

SG-CC-NT (9.08)

carrier fares.

- MasterCard® card account, less redeemable certificates, vouchers, coupons, or free flights be paid. Item must be returned in its original packaging along with the original owner's awarded from frequent flier cards. manuals and warranty information. You are responsible for all mailing or shipping The kind of coverage you receive: costs to us or our designated representative. Items sent to us or our designated

common carrier expenses incurred

What is NOT covered:

A pre-existing condition

to the insured person's credit card account.

pay up to a maximum benefit of \$1,500 to reimburse the cardholder for non-refundable

 Purchases you make entirely with your covered card are covered for sixty (60) days from The cardholder must relinquish any unused youchers, tickets, coupons, or travel privileges Interruption Insurance the date of purchase as indicated on your receipt for a full refund in the event that you are for which he or she has been reimbursed. dissatisfied with your purchase and the store will not accept the item for return. Cash Back World MasterCard® cardholders can benefit from the security and safety offered

supplier will not provide any other form of compensation.

to the point of departure or after the covered trip departure.

• Trip cancellation means the cancellation of common carrier travel arrangements when

through Trip Cancellation/Interruption Insurance. When you purchase your full fare on a

licensed common carrier with your Cash Back World MasterCard® card, you, your spouse

. Common carrier means any licensed land, air, or water conveyance operated by those

and your unmarried dependent children are automatically covered for unrefundable **common**

representative will not be returned to you.

 Items you purchase with your covered card and give as gifts also are covered. This coverage is secondary to any other applicable insurance or coverage available to you

or the gift recipient. Coverage is limited to only those amounts not covered by any other

Coverage is limited to the actual cost of the item (excluding taxes, storage, shipping, and

C. Coverage limitations:

insurance or coverage.

- You or yours means Cash Back World MasterCard® cardholder. handling costs), up to \$250 per claim. There is a maximum of four (4) claim(s) per cardholder per twelve (12) month period. In no event will we pay more than the purchase price of the item Items must be purchased from a store that provides a return or exchange policy of at least ten (10) days. Items must be returned undamaged, in good working condition, and in its original and
- D. What is NOT Covered:
- · Damaged, defective, or non-working items. Jewelry, art, used or antique items; collectibles of any kind (such as items designed for

complete packaging. You are responsible for all mailing costs.

- people to collect or items that over time become collectibles); recycled, previously owned. refurbished, rebuilt, or remanufactured items.
- Professional services, including workmanship, installation, professional advice/counseling
- Items purchased for resale, professional, or commercial use.
- Plants, shrubs, animals, pets, consumables, and perishables. All types of stored data or music (including, but not limited to, computer software, DVDs,
- video cassettes, CDs, audio cassettes).
- and motorcycles, or their motors, equipment, or accessories.
- installed items, fixtures, or structures.
- negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or
- Shipping charges, taxes, storage fees, postage, transportation and delivery charges;

- Statement showing the purchased item(s).
- o Written documentation from the store manager or equivalent on store letterhead documenting the refusal to accept the returned item.

To get coverage: You must charge the entire cost of the passenger fare(s) to your Cash Back World.

financial obligations and who intends to continue the relationship indefinitely.

Dependent child(ren) means unmarried children, including adopted children, those

children placed for adoption, and step-children, who are primarily dependent upon the

passenger fare(s) is charged to your Cash Back World MasterCard® card account. The loss

ioints of at least four fingers on the same hand; with respect to a foot, complete severance

through or above the ankle joint. The insurer will consider it a loss of a hand or foot even i

MasterCard® card account, less redeemable certificates, vouchers, coupons, or free flights

You must charge the entire cost of the passenger fare(s) to your Cash Back World

• The full benefit of \$100,000 is payable for accidental loss of life, two or more member

sight of both eyes, speech and hearing, or any combination thereof.

- Spouse includes a domestic partner who is at least 18 years of age and who, during the
- past 12 months (1) has been in a committed relationship with the primary cardholder, (2) has been the cardholder's sole spousal equivalent, (3) has resided in the same household as the cardholder, and (4) has jointly been responsible with the cardholder for each other's

This insurance does not apply to loss caused by or resulting from:

- . Dependent child(ren) means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the loss covered under this policy. insured for maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally those prescribed and used as directed by a physician) or alcohol. or physically challenged and incapable of self-support; or up to the age of twenty-five (25). if classified as a full-time student at an institution of higher learning.
- whose occupation or business is the transportation of persons without discrimination and month or after) of pregnancy.
- Covered loss means death, accidental injury, disease, or physical illness of the insured. person or an immediate family member of the insured person; or default of the **common** carrier resulting from financial insolvency. The death, accidental injury, disease, or Submit the following documentation within one hundred eighty (180) days of the incident physical illness must be verified by a physician and must prevent the insured person from or the claim will not be honored: traveling on a covered trip.
- . Covered trip means a trip, for which common carrier costs (other than taxi) are charged Cash Back World MasterCard® statement showing purchase of the fare. to the insured person's credit card account.
- Financial insolvency means the inability of the entity to provide travel services because it has ceased operations, either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.
- Immediate family means the Insured Person's (1) spouse, (2) child(ren), including adopted children or stepchildren; (3) legal guardians or wards; (4) siblings or siblings in-law; (5) parents or parents-in-law; (6) grandparents or grandchildren; (7) aunts and uncles; (8) nieces and nephews, Immediate Family Member also means spouse's children. including legally adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts and
- uncles: nieces and nephews. • Non-refundable means the amount of money paid by or on behalf of the insured person for a covered trip which will be forfeited under the terms of the agreement made with the common carrier for unused travel arrangements and for which a travel agent or travel are amended to conform to the statutes, laws or regulations of the jurisdiction.
- person or immediate family member of the insured person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of **common** carrier passenger fare(s). Disease or illness has manifested itself when: (1) medical care or treatment has been given; or (2) there exist systems that would cause a reasonably prudent person to seek medical diagnosis, care, or treatment, The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.
- the insured person is prevented from traveling on a covered trip on or before the covered the entire cost of travel passenger fare to your Cash Back World MasterCard® card, you, your spouse, and your dependent child(ren) automatically will be insured against accidental loss of • Trip interruption means the insured person's covered trip is interrupted either on the way

You or yours means Cash Back World MasterCard® cardholder.

they are later reattached.

awarded from frequent flier cards.

terminal, or station of your destination.

To get coverage:

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

If a covered cardholder must cancel or interrupt a trip due to a covered loss, the policy will

- Commutation means travel between the insured person's residence and regular place of employment.
- Baggage delay means a delay or misdirection of the cardholder's property by a common
- carrier for more than four (4) hours from the time when the cardholder arrives at the destination on the cardholder's ticket.

Covered trip means a trip, for which common carrier costs (other than taxi) are charged

- Accidental bodily injuries arising from participation in interscholastic or professional sports insured for maintenance and support and who are under the age of twenty-five (25) and events, racing or speed contests, or uncertified scuba diving reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self support; or up to the age of twenty-five (25) Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a
- if classified as a full-time student at an institute of higher learning. . Benefit amount means the loss amount applicable at the time the entire cost of the The insured or an immediate family member being under the influence of drugs (except
- must occur within one year of the accident. The insured or an immediate family member: a) traveling against the advice of a physician: or b) traveling while on a waiting list for specified medical treatment; or c) traveling for Member means a hand or foot. the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh Loss means, with respect to a hand, complete severance throughout or above the knuck!
- How to file a claim for Trip Cancellation/Interruption Insurance coverage: Call 1-800-MC-ASSIST, to request a claim form.
- Completed and signed claim form.
- If the entire cost of the passenger fare has been charged to your Cash Back World o Any other documentation that we may reasonably request. MasterCard® card prior to departure for the airport, terminal, or station, coverage also Answers to specific questions can be obtained by writing to the Plan Agent:
 - is provided for **common carrier** travel (including taxi, bus, train, or airport limousine Plan Agent, DFS&A Insurance Agency, Inc., 80 West Upper Ferry Road, Suite 5. immediately (a) preceding your departure, directly to the airport, terminal, or station; (b) while PO Box 77358, Ewing, NJ 08628 at the airport, terminal, or station; and (c) immediately following your arrival at the airport Worldwide Automatic Travel Accident and Baggage Delay Insurance and Trip Cancellation/
 - Interruption Insurance are provided under a master policy of insurance issued by Federal . If the entire cost of the passenger fare has not been charged prior to your arrival at the Insurance Company, a member insurer of Chubb Group of Insurance Companies. airport, terminal, or station, coverage begins at the time the entire cost of the travel Governing Jurisdiction and Comformance with Statues passenger fare is charged to your Cash Back World MasterCard® card account. This policy is governed by the laws of the jurisdiction in which it is delivered to the Policyholder. It is not necessary for you to notify the administrator or the insurance company when
 - Any terms of this policy which are in conflict with the applicable statutes, laws or regulations of tickets are purchased. the jurisdiction in which this policy is delivered are amended to conform to such statutes, laws The kind of coverage you receive: or regulations. Any terms of a Description of Coverage which are in conflict with the applicable Travel Accident Insurance Benefit up to \$100,000 statutes, laws or regulations of the jurisdiction in which the Description of Coverage is delivered \$300 Baggage Delay Benefit
- Pre-existing condition means accidental injury, disease, or illness of the insured WARNING: It is a crime to provide false or misleading information to an insurer for the . One-half of the benefit amount is payable for accidental loss of: one member, sight of one purpose of defrauding the insurer or any other person. Penalties include imprisonment and/ eve. speech, or hearing. or fines. In addition, an insurer may deny insurance benefits if false information materially One-guarter of the benefit amount is payable for the accidental loss of the thumb and related to a claim was provided by the applicant. index finger of the same hand. dwide Automatic Travel Accident and Baggage Delay Insuranc

Cash Back World MasterCard® cardholders can benefit from the security and safety offered Coverage is in excess if any other insurance, indemnity, or reimbursements from the through Worldwide Automatic Travel Accident and Baggage Delay Insurance, If you charge common carrier are available to the insured person.

designation has been made, that benefit will be paid to the first surviving beneficiary in life, limb, sight, speech, or hearing; and, if your baggage is delayed, you will be reimbursed the following order: a) your spouse, b) your children, c) your parents, d) your brothers an for the emergency purchase of essential items up to a maximum of \$300. sisters, and e) your estate.

Coverage limitations: The insurer will pay the single largest applicable benefit amount. In no event will duplicate

- request forms or multiple charge cards obligate the insurance company in excess of the within close proximity of your hotel, etc. stated benefit amounts for any one loss sustained by any one individual insured as the Let the MasterCard Concierge assist you today, so you can have your day back! Our experts result of any one accident
- look forward to assisting you at 1-800-MC-ASSIST. In the event of multiple deaths per credit card account arising from any one accident, the Costs of any goods or services provided by the concierge will be billed to your MasterCard. insurer's liability for all such losses will be limited to a maximum limit of insurance equa to three times the applicable benefit amount for loss of life. Benefits will be proportionately
- asterCard Travel Services divided among the insured persons, up to the maximum limit of the insurance. As a Cash Back World MasterCard® cardholder, you have access to MasterCard Travel

Services™, a suite of benefits, amenities and upgrades, preferential treatment and premium

travel offers from best-in-class travel companies. Get the most from all your travels. Whether it's planning a last-minute getaway or the trip of a

lifetime, learn what MasterCard Travel Services™ can offer you. PROFESSIONAL 24/7 TRAVEL SERVICES Fniov complimentary travel planning.

As a Cash Back World MasterCard® cardholder, you have access to a professional travel

safety and security advisory, suggested packing list, pre-arranged confirmations for dining

and other services, top must-see attractions, fitness facilities, logging paths and recreation

advisor that will help you plan your trip—at your convenience, 24 hours a day, 7 days a week. World HOTELS & RESORTS PORTFOLIO

Starwood, Mandarin Oriental, InterContinental, Rocco Forte, Shangri La, Tai, Fairmont, Raffles,

The World Hotels and Resorts Portfolio is a collection of exceptional properties. Choose from world-famous icons to edgy boutique hotels and leading family resorts. You will enjoy a unique suite of preferred amenities including:

- Room upgrade, subject to availability
- Late check-out, subject to availability

Terms and conditions:

Swisshotel, Hyatt and many more.

- MasterCard statement showing purchase of the fare
- o Claim check and lost baggage report.

 Any other documentation that may reasonably be requested. o Answers to specific questions can be obtained by writing to the Plan Agent: Plan Agent, DFS&A Insurance Agency, Inc., 80 West Upper Ferry Road, Suite 5

Loss resulting from your emotional trauma, mental or physical illness; pregnancy.

. Suicide, attempted suicide, or intentionally self-inflicted injuries.

Declared or undeclared war but war does not include acts of terrorism.

checks, travelers checks, and valuable papers; or business samples.

. This coverage does not include commutation

Call 1-800-MC-ASSIST to request a claim form.

Completed and signed claim form.

o Receipts for any items purchased.

Delay Insurance coverage:

or the claim will not be honored:

temporarily perform pilot or crew functions in a life-threatening emergency.

childbirth, or miscarriage; bacterial or viral infection (except bacterial infection caused by

an accident or from accidental consumption of a substance contaminated by bacteria); or

An accident that occurs while you are inside, entering, or exiting any aircraft while acting

Essential items, including but not limited to, contact lenses, eveglasses, or hearing aids;

How to file a claim for Worldwide Automatic Travel Accident and Baggage

Submit the following documentation within one hundred eighty (180) days of the incident

artificial teeth, dental bridges, or prosthetic devices; tickets, documents, money, securities,

or training as a pilot or crew member, but this exclusion does not apply to passengers who

PO Box 77358, Ewing, NJ 08628.

bodily malfunctions.

You don't have to worry when you use your Cash Back World MasterCard® because, like all MasterCard cards, it's covered by Zero Liability protection whether you pay in a store, over the phone or online. As a MasterCard cardholder, you're not responsible in the event that someone makes unauthorized purchases with your card. Pay only for purchases which you have authorized on your MasterCard card. Unauthorized purchases are not your responsibility Conditions and exceptions apply. For further details, see mastercard.us/zero-liability.html.

Cash Back World MasterCard® offers you the MasterCard Concierge Service. Imagine you

own Personal Assistant 24 x 7 x 365, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes "Concierge Service" to the next leve with robust, personalized features that will save you time and simplify your day, such as:

- Personal Profile to track preferences for travel, hotels, dining, entertainment, special . The Baggage Delay amount is limited to \$100 per day, for three (3) days for a covered to occasions - and even food allergies. and at a destination other than the cardholder's location of permanent residence. Local experts who can provide on-site assistance with everyday household needs — like
- Access to unique dining and entertainment venues to turn a special occasion into a . The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such
 - 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,

being there when the new appliance is delivered, because you can't be

printing or typographical errors. The terms and conditions contained herein are subject to unresolved dispute between You and VSC concerning this EOC (including the cost of, lack of or change at any time by MasterCard without notice. All benefits are subject to availability. actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision. MASTERCARD, WORLD, MASTERCARD TRAVEL SERVICES and the MasterCard Brand Mark You give up your right to resolve any dispute arising from this **EOC** by a judge and/or a jury. are registered trademarks of MasterCard International Incorporated. All rights reserved.

your account, such as account balance, credit line, billing inquiries (including transaction

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

Benefits are purchased and provided free to you, but non-insurance services may have

Fniov Preferred Amenities at fine properties around the world with leading hoteliers including

- Early check-in, subject to availability
- Complimentary breakfast daily for up to two people

World Amenity (Varies by property)

Sail the Caribbean, bike through Italy, shop in Hong Kong or play in Vegas. Enjoy limited-time maintains physical, electronic, and procedural safeguards that comply with federal regulations to special offers on lodging, cruises, vacation packages, tours, villas, airlines and car rentals as

Additional Cash Back World MasterCard® benefits include.

Additional terms, conditions and restrictions apply to each of the above benefits. For additional

Cash Back World MasterCard® benefit details, terms, and conditions, please call the number on the back of your card or visit www.mastercard.com/world. Travel-related services are provided by or through one or more travel service providers and such travel service providers and benefits are subject to change at any time by MasterCard without notice. All benefits are subject to availability at the time of booking. Benefits are subject to terms and conditions unique to each travel service provider and /or destination. All travel and benefits require purchase with your Cash Back World MasterCard® card. The goods and services described herein are offered and provided by third party merchants and MasterCard is not responsible for any losses related

Carlson Wagonlit Travel, MasterCard's designated travel agent for MasterCard Travel Services and must reserve and pay in full for reservations, including deposit and final payment, with a valid Cash Back World MasterCard®. All benefit travel must commence before December 31. 2014 unless otherwise noted. All benefits and offers are subject to availability and are subject to change or cancellation without notice. Benefits may generally be redeemed multiple times. subject to specific travel service provider limitations, and are valid on new bookings only. Multiple World travel benefits provided by MasterCard Travel Services may be booked, but such benefits may not be combinable with a travel service provider's other offers. Blackout dates and additional terms, conditions and restrictions may apply. Specific travel

benefits are not available for certain card programs. Please visit mastercard.com/world or

conditions, Airline booking and other fees may apply, Carlson Wagonlit Travel, MasterCard,

contact one of our program travel advisors for additional program details and terms and

to the offer, fulfillment or use of the goods or services. Offers may vary by supplier.

To take advantage of any World travel benefits unless stated otherwise, you must book through

Important: Contact your card-issuing financial institution directly for questions concerning

Cash Back World MasterCard® issuers and travel service providers are not responsible for

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.

and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9) U.S.C.A. § 1 et. seg.) and not by any state law concerning arbitration. The rules of the American associated costs, which will be your responsibility (for example, legal referrals are free, but the lawver's fee is your responsibility). the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising

coverage is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. This Guide to Benefits is intended as a summary of benefits provided to you. The attached Key Terms and EOC and all the information about the insurance benefits listed in this Guide to Benefits is governed by the conditions, limitations, and exclusions of the Group Policy.

and prudent person in the same or similar circumstances in order to guard and protect the item. Company, Inc. ("VSC") collects personal information about you from the following sources Subrogation: If payment is made under these benefits, the insurance company is entitled to Information the insurer gathers from you, from your request for insurance coverage or other forms you furnish to the insurer, such as your name, address, telephone number, and information about your transactions with the insurer such as claims made and benefits paid. The insurer may disclose all information it collects, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. The insurer does not disclose any personal information about former insureds to anyone. Salvage: If an item is not repairable, the claim administrator may request that the except as required by law. The insurer restricts access to personal information about you to those cardholder or gift recipient send the item to the administrator for salvage at the employees who need to know that information in order to provide coverage to you. The insurer

a Cash Back World MasterCard® cardholder.

Virginia Surety Company, Inc

Effective date of benefits: Effective October 1, 2014, this Guide to Benefits replaces all prior Notice will be provided for any changes Cancellation: The Policyholder can cancel these benefits at any time or choose not to renew the

> be notified at least sixty (60) days 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

You also agree not to participate as a class representative or class member in any class action itigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a oroun of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

Extended Warranty, MasterRental, Purchase Assurance and Lost or Damaged Luggage

imitation, the validity, interpretation, construction, performance and enforcement of this EOC. Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft. loss or **damage** to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable Privacy Notice: As the insurer of the covered card coverage described herein, Virginia Surety

> 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

quard your personal information. Should you have any questions about the insurance procedures or the information contained within your file, please contact the insurer by writing to:

available to You. Coverage is limited to only those amounts not covered by any other insurance or Compliance Department indemnity. It is subject to the conditions, limitations, and exclusions described in this documen In no event will this coverage apply as contributing insurance. This Other Insurance clause will 175 West Jackson Blvd., Chicago, IL 60604

In no event will these insurance benefits apply as contributing insurance. The nondisclosures, program descriptions, advertising, and brochures by any party. The Policyholder and contribution insurance clause will take precedence over the non-contribution clause found in the insurer reserve the right to change the benefits and features of these programs at anytime. any other insurance policies.

insurance coverage for all **cardholders**. If the Policyholder does cancel these benefits, you will This Guide is intended as a summary of services, benefits, and coverages and, in case

U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands, No. person or entity other than the **cardholder** shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and **damages** under or arising out of these programs. To file a claim, call 1-800-MC-ASSIST, or en Español: 1-800-633-4466 These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage. Transfer of rights or benefits: No rights or benefits provided under these insurance benefits

may be assigned without the prior written consent of the claim administrator for these benefits

Misrepresentation and Fraud: Benefits shall be void if the cardholder has concealed or

misrepresented any material facts concerning this coverage.

Visit our Web site at www.mastercard.com



mportant information. Please read and save,

Core World Credit Benefits

received earlier.

To file a claim or for more information on any of these services, call

the MasterCard Assistance Center at 1-800-MC-ASSIST

or en Español: 1-800-633-4466.

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

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.

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.

Dispute Resolution - Arbitration: This EOC requires binding arbitration if there is an

To start arbitration, either You or VSC must make a written demand to the other party for

arbitration. This demand must be made within one (1) year of the earlier of the date the loss

occurred or the dispute arose. You and VSC will each separately select an arbitrator. The two (2)

arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense

of the arbitrator selected by that party. The expense of the umpire will be shared equally by You.

and VSC. Unless otherwise agreed to by You and VSC, the arbitration will take place in the county

Arbitration Association (www.adr.org) will apply to any arbitration under this EOC. The laws of

out of or relating to this EOC and all transactions contemplated by this EOC, including, without

cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to

Other Insurance: Coverage is secondary to any other applicable insurance or indemnity

take precedence over a similar clause found in other insurance or indemnity language.

the claim **administrator** may result in denial of the claim.

"Card" refers to MasterCard® card and "Cardholder refers to a MasterCard® cardholder.

Benefits that are always with you



appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts. The following Key Terms apply to the following benefit: Extended Warranty, MasterRental labor, compressor, etc. Purchase Assurance and Lost or Damaged Luggage. Throughout this document, You and Your refer to the cardholder or authorized user of the covered card. We, Us, and Our refer to If you purchase a service contract or an optional extended warranty of twenty-four (24 months or less on your item, we will cover up to an additional twenty-four (24) months Virginia Surety Company, Inc.

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-MC-ASSIST. Authorized driver(s) means a driver with a valid driver's license issued from their state of

resident and indicated on the rental agreement. Authorized User means an individual who is authorized to make purchases on the covered

card by the cardholder and is recorded by the Participating Organization on its records as being an authorized user. Cardholder means the person who has been issued an account by the Participating

Organization for the covered card. Carry-on baggage means suitcases or other containers specifically designated for carrying

personal property, which are carried on board a common carrier by you.

Checked baggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**. **Common carrier** means an air, land, or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. **Common carrier** does not include helicopters, taxis, rental cars, hired cars, and private and contract carriers.

Covered card means the Cash Back World MasterCard® card **Damage** means items that can no longer perform the function they were intended to do in

normal service due to broken parts, material or structural failures. Evidence of Coverage (EOC) means the document describing the terms, conditions. and exclusions. The EOC, Key Terms, and Final Legal Disclosures are the entire agreemen

between You and Us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Final Legal Disclosures are not a part of your coverage. **Lost** means luggage (including personal property contained within) that is missing for

10 consecutive days and whose whereabouts are unknown to you or the common carrier Manufacturer suggested retail price (MSRP) means the purchase price of the vehicle or the value of the vehicle based on the National Automobile Dealers Association website a

www.nada.com or similar source. Rental agreement means the entire agreement or contract that you receive when renting a vehicle from a vehicle rental agency that describes in full all of the terms and conditions of

the rental, as well as the responsibility of all parties under the **rental agreement**. Stolen means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

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

KT-CC-EOC (9.08)

Befer to Key Terms KT-CC-FOC (9.08) for the definitions of you, your, we, us, our, and word: that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage: You must purchase the new item entirely with your covered card and/or accumulated

points from your **covered card** for yourself or to give as a gift. The item must have an original manufacturer's (or U.S. store brand) warranty of twenty-for

components, each warranty time period will be extended up to a maximum of twelve

twenty-four (24). Should you fail to properly register the original warranty as required by

(24) months or less. B. The kind of coverage you receive:

 Extended Warranty doubles the original manufacturer warranty up to a maximum of twenty-four (24) months on most items you purchase. For products with multiple warranty E. How to file a claim:

- days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
- Completed and signed claim form.
- Receipt showing covered item(s)
- Itemized purchase receipt(s).

- Itemized repair estimate from a factory authorized service provider

to validate a claim EW-CC-EOC (9.08)

rice Protection

The Final Legal Disclosure is part of this agreement.

covered card. We, Us, and Our refer to Virginia Surety Company, Inc.

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-MC-ASSIST. Printed advertisements or non-auction Internet advertisements that display pricing

or interested in purchasing a product. (Examples include, but are not limited to, eBay, uBid, Yahoo, public or private live auctions, etc.).

. Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.

Plants, shrubs, animals, pets, consumables, and perishables.

 Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of

or support line; or technical support for software, hardware, or any other peripherals.)

manufacturer, we will only double the actual warranty time period that you received from

the manufacturer. An example of a product with multiple warranty components includes a

after both the original manufacturer's (or U.S. store brand) warranty and the purchased

service contract or extended warranty coverage period end. If your service contract or

extended warranty exceeds twenty-four (24) months, this coverage does not apply

If you do not have an additional service contract or an optional extended warranty, this

. The maximum benefit for repair or replacement shall not exceed the actual amount

If either the original manufacturer's (or U.S. store brand) warranty or the service contract

We or our administrator will decide if a covered failure will be repaired or replaced, or

with those of like kind and quality. However, we cannot guarantee to match exact color,

Used or antique items: collectibles of any kind (such as items designed for people to collect o

items that over time become collectibles) that do not come with a manufacturer warranty (repair

owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage)

or replacement amount will not include market value at time of claim); recycled, previously

Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircra

and motorcycles, or their motors, equipment, or accessories, Parts, if purchased

whether you will be reimbursed up to the amount paid for the item. Items will be replaced

charged on your **covered card** or \$10,000, whichever is less.

covers more than twenty-four (24) months, this benefit will not apply.

Floor models that do not come with an original manufacturer warranty.

store brand) warranty expires

material brand size or model

separately, may be covered.

D. What is NOT covered:

C. Coverage limitations:

Extended Warranty benefit commences the day after your original manufacturer's (or U.S.

- 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
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood

- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by an
- failure has occurred. Items purchased for resale, professional, or commercial use
- Losses caused by power surge, contamination by radioactive or hazardous substances, includina mold.
- Any exclusion listed in the original manufacturer's warranty.
- Interest or conversion fees that are charged to you on the covered card by the financia

- Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60)
- C. Coverage limitations
 - Coverage is limited to the difference between the actual cost of the item (excluding taxe

 - storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim.

- Service contract or optional extended warranty, if applicable
- Any other documentation that may be reasonably requested by us or our administrator

Internet site Administrator means Sedgwick Claims Management Services, Inc., you may contact the

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.

Authorized User means an individual who is authorized to make purchases on the covered card by the cardholder and is recorded by the Participating Organization on its records as

rganization for the covered card.

Covered card means the Cash Back World MasterCard® card. Non-auction internet advertisements means advertisements posted on the Internet, by a any kind, including, but not limited to, information/services or advice secured from any help

Application programs, operating software, and other software.

delivery, whether or not stated or covered by the manufacturer's warranty.

- hurricane, lightning, and earthquake).
- Indirect or direct damages resulting from a covered loss.
- Mechanical failure arising from product recalls.
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion.
- government, public authority, or customs official; risks of contraband, illegal activity, or acts Mechanical failures caused by normal wear and tear or gradual deterioration where no
- Mechanical failures caused by lack of maintenance/service.
- Physical damage to the item.

- to, refunds, exchanges, and store credits).
- Statement showing covered item(s).
- Original manufacturer's (or U.S. store brand) warranty.

Throughout this document. You and Your refer to the cardholder or authorized user of t

being an authorized user. Cardholder means the person who has been issued an account by the Participating

non-Auction Internet merchant with a valid tax identification number. The advertisement must negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or have been posted within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer its equivalent 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. Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates. Printed advertisements means advertisements appearing in a newspaper, magazine, E. How to file a claim:

store circular, or catalog which state the authorized dealer or store name, item (including For a Printed Advertisement: make, model number), and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date you purchased the product and must be days of the incident or the claim may not be honored. for the identical item (advertisement must verify same manufacturer and model number).

You must purchase the new item entirely with your covered card and/or accumulated point Completed and signed claim form. from your **covered card** for yourself or to give as a gift. A copy of the printed advertisement that shows the date of the advertisement You must see either a printed advertisement or non-auction Internet advertisement for the

and delivery

advertisement's publication:

same product (advertisement must verify same manufacturer and model number) for a lower price number), and sale price. within one hundred and twenty (120) days from the date of purchase as indicated on your receipt. Receipt showing the item(s) was purchased.

B. The kind of coverage you receive

Purchases you make entirely with your covered card are covered for one hundred and

or the gift recipient including benefits provided by the retailer (including, but not limited

- twenty (120) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.
- Items you purchase with your covered card and give as gifts also are covered. This coverage is secondary to any other applicable insurance or coverage available to you

- to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not Submit the following documentation within one hundred and eighty (180) days of the covered by any other insurance or coverage, or retailer benefits (including, but not limited advertisement's nublication:

other charges. There is a maximum of four (4) claim(s) per **cardholder** account per twelve (12) month period. Receipt showing the item(s) was purchased.

validate a claim

D What is NOT covered: Any item purchased from an Internet site whose primary purpose is not the sale of the item.

- Itemized purchase receipt(s). or related items. Any other documentation that may be reasonably requested by us or our administrator to
- Items purchased for resale, rental, professional, or commercial use.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for PP-CC-NT (9.08) people to collect or items that over time become collectibles); recycled, previously owned. refurbished, rebuilt, or remanufactured items. entity Theft Resolution Services Customized/personalized, one-of-a-kind, or special-order items.
- · Lavaway items: items returned to any store

containing the lower price was published after one hundred and twenty (120) days from

- · Any items purchased from an auction Items for which the printed advertisement or non-auction Internet advertisement
- the date you purchased the item. Items advertised or shown as price quotes, bids or final sale amounts from a non-auction an eligible MasterCard, and who resides in the United States.
- Items advertised in or as a result of "limited quantity." "going out-of-business sales." "close Simply contact 1-800-MC-ASSIST if you believe you have been a victim of Identity Theft. out", or as "discontinued".
- 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.
- Notifying all three major credit reporting agencies to obtain a free credit report for the 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). avoid further occurrences. Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery). Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in canceling checks, ATM cards, and Differences in price due to sales tax, storage, shipping, handling, postage, transportation
 - s there a charge for these services? No. your Financial Institution provides these to you at no extra cost.

 When it is determined you have committed any dishonest, criminal, malicious, or Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) · When your Financial Institution or card issuer, which provides this service, has investigated

The provider relies on the truth of statement made in the Affidavit or declaration from each

conditions contained in this program guide may be modified by subsequent endorsements

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

Modifications to the terms and conditions may be provided via additional Guide mailing

statement inserts, or statement messages. MasterCard or your Financial Institution car

Program provisions for Personal Identity Theft Services

- the event and deemed you are responsible for the charge or event. Submit the following documentation within one hundred and eighty (180) days of the When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.
- retailer name, the product (advertisement must verify same manufacturer and model This service applies only to you, the primary MasterCard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to prope protected by the program.

When are services not provided?

 Statement showing item(s) purchased and use of accumulated point. Itemized purchase receipt(s).

Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60)

o Any other documentation that may be reasonably requested by us or our

- administrator to validate a claim. For a Non-Auction Internet Advertisement:
- cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days days of the incident or the claim may not be honored

Completed and signed claim form.

Statement showing item(s) purchased.

agreement. In the event substantially similar coverage takes effect without interruption, no A copy of the non-auction advertisement that shows the date of the advertisement such notice is necessary. For general questions regarding these services, please contact website address, retailer name, the product (advertisement must verify same 1-800-MC-ASSIST. manufacturer and model number), sale price, and, if applicable, shipping, handling and

unauthorized transactions on your account

key toll-free MasterCard Global Service telephone numbers are:

- MasterCard Global Service™ provides worldwide, 24-hour assistance with Lost and Stolen
 - Card Reporting, Emergency Card Replacement, and Emergency Cash Advance. Call MasterCard Global Service immediately to report your card lost or stolen and to cancel

the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two husiness days almost everywhere else Remember, if you report your card lost or stolen, you will not be responsible for any

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands

year, in any language. You can call toll-free from over 80 countries worldwide. Some of the

...... 0-800-90-1387 Poland

For additional information, or for country-specific, toll-free telephone numbers not listed

MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit

Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on

and to take advantage of the 15% savings, visit www.mastercard.com/airportconcierge fr

promotional travel offers designed for Cash Back World MasterCard® cardholders. Or, for more

any airport concierge service ("Meet & Greet") booking utilizing MasterCard Airport Concierge

Visit www.mastercard.com regularly for program updates and to learn about special

in advance If the Provider non-renews or cancels any services provided to eligible MasterCa

cardholders, you will be notified within 30-120 days before the expiration of the service

What are Personal Identity Theft Resolution Services?

and Puerto Rico) and Canada, call 1-800-307-7309. Personal Identity Theft Resolution Services provides you with access to a number of Identity When out-of-country and in need of assistance, you can easily reach a specially trained Theft resolution services, should you believe you are a victim of Identity Theft. MasterCard Global Service Representative who can help you 24 hours a day, 365 days a

Who is eligible for this coverage? be eligible for this coverage, you must be a valid cardholder, whose name is embossed on

How can I access these services?

What are the services provided? Services provided are on a 24-hour basis, 365 days a year. They include:

- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- cardholder and placing an alert on the cardholder's record with the agencies. above, visit our Web site at www.mastercard.com or call the United States collect at 1-636-722-7111. Assisting the cardholder with debit, credit and/or charge card replacement
- Assisting cardholder with membership/affinity card replacement. Account Information and Card Benefits Educating the cardholder on how Identity Theft can occur and of protective measures to When in the United States, contact your card issuer directly for account information and 1-800-MC-ASSIST for card benefits. When traveling outside the U.S., call MasterCard
 - Global Service to access your card issuer for account information or to access any of your card benefits

Your passport to the finer side of air travel.

reservations, pricing or additional information.

asterCard Airport Concierae™

ATM Locations:

MasterCard® card.

erms and conditions:

Call 1-877-FINDATM (1-877-346-3286) to find the location of a nearby ATM in the

our Web site at www.mastercard.com to use our ATM locator. Coverage is limited to the actual cost, up to \$1,500 per incident of repairing or replacing your You can get cash at over one million ATMs worldwide. To enable cash access, be sure you checked and/or carry-on baggage and any personal property contained within. There is a know your Personal Identification Number (PIN) before you travel. maximum of two (2) claim(s) per twelve (12) month period.

......0-0800-111-1211

......800-8-11-272

.... 900-97-1231

D. Where you are covered Coverage applies worldwide.

C. Coverage limitations:

Fvidence of Coverage

A. To get coverage:

E. What is NOT covered Loss or damage of baggage or personal property for regularly scheduled short-distance.

- departure, arrival or any connecting flights at over 450 destinations worldwide 24/7/365. travel under one hundred (100) miles. There are also certain airports where you can even be expedited through the security and Loss or damage resulting from any dishonest, fraudulent, or criminal act committed or or the immigration process. To reserve MasterCard Airport Concierge services in advance
 - Loss resulting from war or hostilities of any kind (including, but not limited to, invasion. terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or

provided by Global Airport Concierge ('GAC"), it is the MasterCard cardholder's responsibility to

and book a start time that allows sufficient time for the service to take place or the formalities to

be completed in good time. There is no charge for any cancellations made more than 48 hours.

in advance of the service. For any cancellations made within 48 hours prior to the scheduled

no charge for any amendments to the services made more than 48 hours in advance of the

service. For any amendment made less than 48 hours in advance of the service, there will be

a change fee imposed, which varies depending on the airport. Airside access at some airport

may be subject to possible security restrictions. Infants up to 12 months will not be charged

and between 12 and 36 months will be charged at 50%. Standard service times are typically 3

hours. Additional fees may apply for service-times of more than 3 hours. This does not apply to

cases when flights are unexpectedly delayed. Additional fees may apply after the initial booking

due to changes/cancellations made within 48 hours of travel, extra services added or additional

passengers added at the airport. Fees depend on the airport and can be requested at time of

booking. All rates are inclusive of foreign taxes, administration costs, gratuity & tips, Additional

Refer to Key Terms KT-CC-FOC (9.08) for the definitions of you, your, we, us, our, and words

Reimbursement for the actual cost of repairing or replacing your checked or carry-on

Coverage begins when the baggage is checked in or carried on to the common carrier by

the luggage off of the **common carrier** or twenty-four (24) hours after you depart from

including benefits provided by the **common carrier** (including, but not limited to, goodwill

Coverage is secondary to any other applicable insurance or coverage available to you

payments, refunds, credit/vouchers). Coverage is limited to only those amounts not

detention by any government, public authority, or customs official; illegal activity or acts.

baggage and personal property contained therein that is **lost** or **damaged**.

terms, exclusions and conditions apply, visit www.mastercard.com/airportconciergeterms.

that appear in bold and Final Legal Disclosures CC-FLD (9.08).

accumulated points from your covered card.

B. The kind of coverage you receive:

the common carrier, whichever comes first.

not limited to, goodwill payments, refunds, credit/vouchers).

service, there is a 100% charge equivalent to full invoice and no right to refund. There is

- Loss resulting from contamination by radioactive or hazardous substances, including mold. information on these travel benefits, call the number on the back of your Cash Back World Sporting equipment or musical instruments, unless checked in as luggage with the common carrier and for which a claim check has been issued.
- Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or MasterCard Airport Concierge™, provided by Global Airport Concierge. In the case of making

provide all the required and correct information. Any lack or delay of the information can affect furniture, or documents (including, but not limited to, visas and IDs) the service and neither MasterCard International Incorporated ("MasterCard") nor GAC will be Plants, shrubs, animals, consumables, and perishables. held responsible for any such event. It is the MasterCard cardholder's responsibility to choose

Eveglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household

- 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 Towing charges to the nearest collision repair facility. This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for any damages to other
- . 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. vehicles or property. It does not cover you for any injury to any party. refurbished, rebuilt, or remanufactured items.
- Defective material or workmanship, ordinary wear and tear or normal deterioration. Loss or damage not reported within the time period required, as stipulated in the claim
- Loss or damage where the common carrier completely denies a claim for checked and/
- or carry-on baggage. Items excluded under the common carrier's coverage (except carry-on baggage).
- Loss or damage where the common carrier pays the claim in full or repairs the damage. If you or an authorized driver's primary auto insurance or other coverage has made Interest or conversion fees that are charged to your covered card by the financial institution. payments for a covered loss, we will cover your deductible and any other eligible amounts.

F. How to file a claim: Call the 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty

Completed and signed claim form.

- (60) days of the incident or the claim may not be honored. 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 Report within twenty-four (24) hours any loss or damage to the common carrier.
 - Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
- Receipt showing the purchase of common carrier tickets. You must pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/o
 - Statement showing the purchase of common carrier ticket Copy of initial claim report submitted to the common carrier. Covered card travel point program statement showing the common carrier ticket
 - was paid for with redeemed points.
 - o Report from police, if applicable,
- The result of any settlement by the common carrier. you. This includes curbside check-in with facility-designated personnel. Receipts showing that your luggage or personal property has actually been repaired Coverage ends each time you regain possession of the checked baggage from, or carry
 - o Any other documentation that may be reasonably requested by us or our designated representative to validate a claim. LDL-CC-EOC (9.08)

covered by any other insurance or coverage, or common carrier benefits (including, but 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

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08)

A. To get coverage: You must initiate and then pay for the entire rental agreement (tax, gasoline, and airport fees

are not considered rental charges) with your **covered card** and/or the accumulated points from your **covered card** at the time the **vehicle** is returned. If a rental company promotion/ discount of any kind is initially applied toward payment of the rental **vehicle**, at least one (1) full day of rental must be billed to your covered card. You must decline the optional collision/damage waiver (or similar coverage) offered by the

rental company. You must rent the **vehicle** in your own name and sign the **rental agreement** Your **rental agreement** must be for a rental period of no more than thirty one (31)

consecutive days. Rental periods that exceed or are intended to exceed thirty one (31

consecutive days are not covered. 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 secondary basis

 Reasonable loss of use charges imposed by the vehicle rental company for the period of Any obligations you assume other than what is specifically covered under the rental.

Physical damage and theft of the vehicle, not to exceed the limits outlined below.

When MasterRental is provided on a secondary basis and a covered loss has occurred the

C. Coordination of Benefits

3. Any other collectible insurance

insurance policy (or similar coverage).

F. Excluded rental vehicles:

F. Where you are covered:

Coverage is available worldwide.

G. Coverage limitations:

f) \$50,000 **USD**.

We will pay the lesser of the following

c) The actual repair amount:

H. What is NOT covered:

Coverage is not available in countries where:

a) This EOC is prohibited by that countries law; or

D. Who is covered:

authorized drivers.

4. The coverage provided under this EOC

order in which benefits are determined is as follows:

You or an authorized driver's primary auto insurance:

described in Section B, not covered by the other insurance.

manufactured for at least ten (10)years), or limousines.

Any rental vehicle that has a MSRP that exceeds \$50,000 USD.

b) The terms of the EOC are in conflict with the laws of that country.

e) The rental agencies purchase invoice less salvage and depreciation; or

Any personal item stolen from the interior or exterior of rental vehicles

Vehicle kevs or portable Global Positioning Systems (GPS)

In addition, coverage is limited to \$500 per incident for reasonable loss of use charges imposed

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

by the **vehicle** rental company for the period of time the rental **vehicle** is out of service.

Vehicles not rented by the cardholder or authorized user on the covered card

d) Wholesale market value less salvage and depreciation:

Collision/damage waiver provided to you by the rental agency:

outside of the United States, coverage is considered primary coverage.

Note: In certain parts of the United States and Canada losses to rental vehicles that

your insurance provider for full coverage details pertaining to your personal **vehicle** liabilit

The covered card cardholder and those designated in the rental agreement as

All trucks, pickups, full-size vans mounted on truck chassis (including, but not limited to

All sport utility trucks. These are vehicles that have been or can be converted to an open

flat bed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac

Antique vehicles (vehicles that are more than twenty (20) years old or have not been

Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels.

Ford EconoVan), cargo vans, campers, off-road vehicles, and other recreational vehicles.

If you have no other insurance or your insurance does not cover you in territories or countries

- time the rental **vehicle** is out of service. Loss of use charges must be substantiated by a agreement or your primary vehicle insurance or other indemnity policy. location and class specific fleet utilization log.

Any person not designated in the rental agreement as an authorized driver.

- Any violation of the written terms and conditions of the rental agreement
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any loss associated with racing or reckless driving.
- Losses involving the theft of the rental vehicle when you or an authorized driver cannot produce the keys to the rental **vehicle** at the time of reporting the incident to the police
- and/or rental agency, as a result of negligence
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown Subsequent damages resulting from a failure to protect the rental vehicle from further
- Blowouts or tire/rim **damage** that is not caused by theft or vandalism or is not a result of
- vehicle collision causing tire or rim damage. Rental vehicles where collision/damage waiver coverage (or similar coverage) was
- accepted/purchased by you.
- Any damage that is of an intentional or non-accidental nature, caused by you or an authorized driver of the rental vehicle. Depreciation, diminishment of value, administrative, storage, or other fees charged by the
- vehicle rental company. Vehicles with a rental agreement that exceeds or is intended to exceed a rental period
- Losses resulting from any kind of illegal activity. . Damage sustained on any surface, other than a bound surface such as concrete or tarmac.
- Damage sustained on any road not regularly maintained by a municipal, state, or federal.

of thirty one (31) consecutive days from a rental agency.

- Losses as a result of war or hostilities of any kind (including, but not limited to, invasion. terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or livery conveyance.
- Theft of, or damage to, unlocked or unsecured vehicles. Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- I. How to file a claim:
- Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.

Interest or conversion fees that are charged to you on the covered card by the financial

- 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 **administrator** for further details. Submit the following documentation within one hundred and eighty (180) days of the
- incident or the claim will not be honored Completed and signed claim form
- Statement showing the vehicle rental. The rental agreement (front and back).

Receipt showing the vehicle ren

insurance or coverage.

- Copy of your valid driver's license (front and back).
- 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. o Itemized repair estimate from a factory authorized collision repair facility.
- Copy of the vehicle rental company promotion/discount, if applicable.
- charges are being claimed. You must secure this log from the rental agency.

o Copy of the declarations page of any primary **vehicle** insurance and other valid

to validate a claim. MR-CC-EOC (9.08)

Evidence of Coverage

Pursuant to the below terms and conditions, when an item you bought with your covered

card is damaged or stolen within ninety (90) days of purchase, you may be eliqible for benefits under this coverage

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage:

- You must purchase the new item entirely with your covered card and/or accumulated points from your **covered card** for yourself or to give as a gift.
- B. The kind of coverage you receive:
- Most items you purchase entirely with your covered card are covered if damaged or
- stolen for ninety (90) days from the date of purchase as indicated on your covered

insurance or coverage benefit.

- Items you purchase with your covered card and give as gifts also are covered This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other
- C. Coverage limitations: Coverage is limited to the lesser of the following
- The actual cost of the item (excluding delivery and transportation costs) o A maximum of \$1,000 per loss and a total of \$25,000 per cardholder account per twelve (12) month period.

• Coverage for **stolen** or **damaged** jewelry or fine art will be limited to the actual purchase

. Items that you damage through alteration (including, but not limited to, cutting, sawing

- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- price as listed on your credit card statement, regardless of sentimental or appreciated market value. D. What is NOT covered:
- Items left in public sight, out of arm's reach, lacking care, custody or control by the Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or
- Items that are stolen from any location or place (including, but not limited to, exercise
- Items lost, stolen, damaged, or mis-delivered while under the care, custody, and control
- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- Losses that cannot be verified or substantiated.
- Used or antique items: collectibles of any kind (such as items designed for people to collect
- o Copy of the **vehicle** rental location class specific fleet utilization log, if loss of use
- Any other documentation that may be reasonably requested by us or our administrator

- there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
- of another party or **common carrier** (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by yo
- Items covered by a manufacturer's recall or class action suit
- or items that over time become collectibles); recycled, previously owned, refurbished. rebuilt, or remanufactured items
- . Stolen items without a documented report from the police Items that are damaged during transport via any mode
- automobile or any other motor vehicles.

Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle.

Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and

motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed

for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers)