

## **Beyond Business Mastercard from FirstBank**

### ***Guide to Benefits***

Important information. Please read and save.

This Guide to Benefits contains detailed information about extensive travel, insurance, and assistance services that you can access as a preferred cardholder. These benefits and services are for eligible

MasterCard BusinessCard<sup>®</sup> cardholders effective **September 1, 2020**. This Guide supersedes any guide or program communication you may have received earlier.

The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to MasterCard.

To file a claim or for more information on any of these services, call 1-800-MC-ASSIST or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-7111.

“Card” refers to MasterCard BusinessCard<sup>®</sup>

“Cardholder”, “you”, and “your” refer to a MasterCard BusinessCard cardholder, who has an eligible MasterCard BusinessCard international use card account and whose name is embossed on the surface of the eligible MasterCard card.

**MasterCard Guide to Benefits**  
Benefits that are always with you.

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## **Mastercard Travel – CCC**

### **Description of Coverage**

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“Card” refers to Mastercard® **Credit Standard & Credit Business** card

“Cardholder”, “you”, and “your” refer to a Mastercard® **Credit Standard & Credit Business** Cardholder, who has an eligible Mastercard® **Credit Standard & Credit Business** Account and whose name is embossed on the surface of the Mastercard® **Credit Standard & Credit Business** card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

Mastercard® **Credit Standard & Credit Business** cardholders, their Spouse/Domestic Partner, and Dependent Children can benefit from comprehensive travel accident insurance coverage offered through MasterTravel™.

### **Who is Covered:**

- Mastercard® **Credit Standard & Credit Business** Cardholders, the cardholder’s Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

### **To Get Coverage:**

Coverage is provided automatically when the entire cost of the Common Carrier Conveyance passenger fare has been charged to your eligible Mastercard® **Credit Standard & Credit Business** card and/or has been acquired with points earned by an eligible Rewards Program associated with your Mastercard® **Credit Standard & Credit Business** card (i.e. mileage points for travel). In order to be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible Mastercard® **Credit Standard & Credit Business** card and/or with Reward Points associated with your Mastercard® **Credit Standard & Credit Business** card.

For Dependent Children considered as Infants by the Common Carrier Conveyance Company, the Infant's travel ticket or the passenger fare could be included in the travel ticket or passenger fare of the Cardholder or Spouse/Domestic Partner.

**The Kind of Coverage you Receive:**

MasterTravel provides **Common Carrier Conveyance Travel Accident Insurance** coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) or Paralysis, while traveling on a Common Carrier Conveyance if tickets are purchased in full with your Mastercard® **Credit Standard & Credit Business** card and/or with Reward Points associated with your Mastercard® **Credit Standard & Credit Business Standard** card.

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier Conveyance is up to USD<sup>†</sup> **\$75K & \$250K** per Insured Person.
- For Dependent Children, if eligible, the corresponding maximum Principal Benefit is subject to the local laws and regulations applicable in the Insured Person's Home Country and Issuing Territory.
- A trip commences when the Insured Person boards a Common Carrier Conveyance for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier Conveyance.

**What Are The Benefits – Common Carrier Conveyance Travel Accident:**

Coverage is provided for Accidental Death, Paralysis and Dismemberment(s) including loss of sight, speech, hearing; while riding as a passenger in or on, boarding or alighting from a Common Carrier Conveyance.

- The maximum Principal Benefit amount provided is USD<sup>†</sup> **\$75K & \$250K per Insured Person.**
- For Dependent Children, if eligible, the corresponding maximum Principal Benefit is subject to the local laws and regulations applicable in the Insured Person's Home Country and Issuing Territory
- In the event of an Accidental Death while on a Covered Trip, you and your eligible family members can receive the maximum Principal Benefit amount. For a covered Loss with Common Carrier Conveyance Travel Accident only, benefits are provided as a percentage of the maximum Principal Benefit amount per the following Schedule of Losses:

**Schedule of Losses:**

<b><i>For Loss of:</i></b>	<b><i>Percentage of the Principal Benefit:</i></b>
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	50%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%

Uniplegia	25%
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**Coverage Conditions/Limitations:**

- A covered Loss must occur within 365 days of the date of the Accident.
- In the event that you have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid.
- Coverage extends to Exposure and Disappearance.
- Losses caused by or resulting from Acts of Terrorism (defined herein) are not excluded.
- Benefit shall not apply while an Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft that does not hold a current valid Airworthiness Certificate.

**What is NOT Covered (Exclusions):**

MasterTravel does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
2. loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
3. participation in any professional, semi-professional or interscholastic team sports;
4. being under the influence of drugs, alcohol or other intoxicants while driving a vehicle, unless prescribed by a Physician and taken as prescribed;
5. participation in an actual felony;
6. participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity), pot-holing; or participation in contests of speed using a motorized vehicle;
7. war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
8. participation in the military, naval or air service of any country;
9. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
10. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination, or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
11. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Key Terms and Definitions:**

**Accident:** means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

**Accidental death:** means death due to unintentional, violent and external injury. The Company will pay the maximum Sum Insured applicable if an Injury to an Insured Person results in the Loss of life. The Loss must occur within the 365 Days from the date of the Accident or occurrence, which caused such Injury.

**Account:** means an International Use Mastercard® **Credit Business** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of at the time of Purchase of the Common Carrier Conveyance ticket.

**The Company:** means a Member Company of AIG Insurance underwriting the Insurance Coverage and/or corresponding Reinsurer, if applicable.

**Airworthiness Certificate:** means the standard Airworthiness Certificate issued by the aviation agency or by the government authority having jurisdiction over civil aviation in the country of its registry.

**Biological Event (biological weapon):** means the deliberate use of disease-causing biological agents such as protozoa, fungi, bacteria, protists, or viruses, to kill or incapacitate humans, other animals or plants.

**Cardholder:** means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Credit Business** card provided by an Issuer in the issuing territory.

**Chemical Event (chemical weapon):** means a device utilizing chemicals formulated to inflict death or harm to human beings.

**Common Carrier Conveyance:** means any land, water or air conveyance operated under a valid and in good standing license for the transportation of passengers for hire for which a ticket has been obtained.

**Covered Trip:** means a trip where (a) the Insured Person's full fare for a Common Carrier Conveyance has been charged to an eligible Account or (b) purchased with an eligible card that received mileage points, and other similar discounts from reward programs for travel issued by Mastercard or a Mastercard International Issuer, or (c) both point (a) and (b) of this definition and by an Insured Person on behalf of another Insured Person. Additionally, if the above definition has been met and a change in airfare and/or change in flight and/or a class upgrade occurs, which was made with another means of payment or Rewards Program, it will also be considered a Covered Trip; however the maximum sum insured benefit amount will be based on the eligible class for the original passenger fare purchase and this will be the only benefit amount applicable.

Such Covered Trip shall be deemed to have commenced when the Insured Person begins travel when the Common Carrier Conveyance is scheduled for departure and continues until such time as the Insured Person completes travel, or up to the maximum scope of coverage where applicable.

**Dependent Child(ren):** means named dependent children, including adopted, step and foster children of the cardholder, aged between birth and 18 years, or 25 years if attending as a full time student an accredited institution of higher learning, who are unmarried and who permanently reside and receive the majority of maintenance and support from the Insured Person. Children who are wholly dependent on the Insured Person for support and maintenance due to permanent physical or mental disability will be considered dependents of the Insured Person, if the Insured Person is eligible for benefits.

To verify eligibility for the physically or mentally disabled dependent child(ren), the Cardholder may be requested to provide medical records for the physically or mentally disabled dependent child(ren).

**Dependents:** means the Cardholder's Spouse, Domestic Partner and Dependent Children.

**Dismemberment (including Loss of sight, speech, hearing or paralysis):** The Company will pay a percentage of the maximum Sum Insured if an Injury to the Insured Person results in one of the Losses shown in the table of Losses. The Loss must occur within the 365 days from the date of the Accident which caused Injury. In the event an insure person suffer more than one Loss (Paralysis or Dismemberment) as a result of any one Accident, only one benefit amount, the largest, will be paid.

**Disappearance:** means the Insurance Company will pay the benefit for loss of life if the body of an Insured Person cannot be located following a known event within one (1) year or within the time local regulations and/or government announcements in each country are determined.

**Domestic Partner:** means an opposite or a same sex partner who has met all of the following requirements for at least 12 months: (1) resides with the Insured Person at Insured Person's principal residence; (2) shares financial assets and obligations with the Insured Person; (3) is not related by blood to the Insured

Person to a degree of closeness that would prohibit a legal marriage; (4) is at least the age of consent in the state in which they reside; and (5) neither the Insured Person or Domestic Partner is married to anyone else, nor has any other Domestic Partner.

**Exposure:** for the purpose of the Accidental Death and Dismemberment benefit, means a loss resulting from an Insured Person being unavoidably exposed to the elements due to an Accident will be payable as if resulting from an Injury. The loss must occur within 365 days from the date of the Accident which caused Injury.

**Good Standing:** means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

**Home Country:** means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning, which must be the same as the Issuing Territory of the Mastercard® **Credit Business** card.

**Infants:** while travelling on Common Carrier Conveyance an infant is a child usually under the age of two (2) years old that can be identified as a covered dependent while traveling with the insured cardholder (i.e. on the insured's boarding pass or covered under the insured's travel ticket). Note that the age can vary from one Common Carrier Conveyance to another (i.e. from one airline to another).

**Injury:** means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this policy is in effect.

**Insured Person(s):** means a Mastercard® **Credit Business** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

**Issuer:** means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

**Issuing Territories:** means **Puerto Rico**.

**Limb:** means entire arm or entire leg.

**Loss:** means for (a) hand or foot means actual severance through or above the wrist or ankle joints; (b) eye means entire and irrecoverable loss of sight; (c) thumb and index finger means actual severance through or above the joint that meets the hand at the palm; (d) speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; (e) Paralysis.

**Mastercard:** means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

**Member:** is defined as one hand; one foot; sight of one eye; speech; or hearing in both ears.

**Paralysis:** means the complete and irreversible loss of movement of limbs due to a covered Accident and is determined to be permanent, by a Licensed Physician. Paralysis includes Quadriplegia (the complete and irreversible paralysis of both upper and both lower limbs); or Paraplegia (the complete and irreversible paralysis of both lower limbs); and/or Hemiplegia (the complete and irreversible paralysis of the upper and lower limbs of the same side of the body); and/or Uniplegia (the complete and irreversible paralysis of a single limb).

**Physician:** means a doctor of medicine or a doctor of osteopathy legally licensed to practice, render medical services or perform surgery in accordance with the laws of the country where such professional

services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

**Principal Benefit:** means the maximum amount payable for: accidental loss of Life; two (2) or more Members; or Quadriplegia.

**Policy:** means a contract of insurance and any attached endorsements or riders issued to Mastercard.

**Reward Program:** means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Mastercard card. An eligible Rewards Program must be a consequence of "plastic"/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by "plastic"/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

**Serious Injury or Sickness:** means one which requires treatment by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey

**Spouse:** means the husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country.

**Terrorist Act:** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

**War:** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

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### **How to File a Claim**

#### **In the event of a claim, the following procedures should be followed:**

- 1) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 2) Complete the Claim Form(s) in its entirety signed and dated;
- 3) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

*Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

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## **MASTERTRAVEL**

**Claim Notification Period:** Within ninety (90) days from the date of loss.

**Submission Period:** No later than one hundred eighty (180) days from the date of Claim Notification.

**Required Information (proof of loss):**

- a) Documentation detailing the nature of injury or death with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, coroner reports, death certificate and related documentation;
- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible Mastercard **Credit Business** card, including copies of Common Carrier Conveyance ticket(s) and receipts;
- c) Cardholder's statement of Account showing it is eligible at the time of at the time of Purchase of the Common Carrier Conveyance ticket.

*Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

Submit all required information as outlined above by either:

1. **Upload:** [www.mycardbenefits.com](http://www.mycardbenefits.com)
2. **Email:** [mcresponse@ufac-claims.com](mailto:mcresponse@ufac-claims.com)
3. **Fax:** 1-216-617-2910
4. **Mail:** Mastercard Benefits Assistance Center  
c/o Program Administrator at Sedgwick Claims Management Services, Inc.  
PO Box 89405  
Cleveland, OH, 44101-6405

## **Payment of Claims:**

Where allowable by law, Benefit for loss of life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

- a. Spouse or Domestic Partner;
- b. Children, in equal shares;
- c. Parents, in equal shares;
- d. Brothers and sisters, in equal shares; or
- e. Executor or administrator

Subject to the applicable terms and conditions, all other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

**† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.**

## **General Provisions and Disclaimers**

**General:** These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2017**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

**Cancellation:** Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from MasterTravel that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

**Valid Account:** (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if, on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

**Cardholder Duties After a Loss (Due Diligence):** You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

**Concealment, Fraud or Misrepresentation:** Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

**Legal Actions:** No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

**Conformity with local statutes:** Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

**Sanctions:** The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Arbitration:** Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

**Confidentiality and Security:** We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

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## **Master Rental –**

### **Description of Coverage**

Important information. Please read and save.

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To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

“Card” refers to Mastercard® **Business Credit** card

“Cardholder”, “you”, and “your” refer to a Mastercard® **Business Credit** Cardholder, who has an eligible Mastercard® **Business Credit** Account and whose name is embossed on the surface of the Mastercard® **Business Credit** card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

When you rent a vehicle using your Mastercard® **Business Credit** card, coverage will be provided for damages to the Rental Car caused by collision with another object, overturn, Theft, Vandalism, accidental fire, and physical damage as a result of hail, lightning, flood or other weather related causes. For claims instructions, please refer to the section “How to File a Claim”.

### **Who is Covered:**

- Mastercard® **Business Credit** Cardholders and those designated as Authorized Drivers in the Rental Agreement.

#### **To Get Coverage:**

- Initiate the transaction under your name and pay for the entire Rental Company's security deposit using your Mastercard® **Business Credit** card and sign the Rental Agreement;
- Authorized Drivers whose name(s) appear as a driver on the Rental Agreement will also be covered;
- Pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your Mastercard® **Business Credit** card and/or points earned by a Rewards Program as defined herein associated with your eligible Mastercard® **Business Credit** card prior to picking up or immediately upon the return of the Rental Car; and
- **You must Decline any/all partial or full collision damage insurance or similar collision damage and loss damage waiver (CDW/LDW) offered by the Rental Company.**

#### **Length and Scope of Coverage:**

- Coverage begins when you pick up the car and ends when you turn it in, limited **up to Thirty (30) consecutive days, worldwide.**
- Coverage is not provided where prohibited by law.

Cardholder may have difficulty utilizing the benefits of Master Rental in some countries or with some rental agencies. Cardholder should contact the Rental Company before making arrangements.

#### **The Kind of Coverage you Receive:**

- Master Rental provides a maximum benefit amount up to USD<sup>†</sup> **50K** per incident.
- Master Rental provides "primary" insurance coverage for cardholders or Authorized Drivers that are legally liable and allowed by law for charges to a Rental Company per the Rental Agreement for damages caused by the Rental Car's collision with another object; or Theft of the Rental Car; or overturn; accidental fire; or Vandalism; or physical damage as a result of hail, lightning, flood or other weather related causes.
- Back-to-back renewal Rental Periods are covered as long as the Insured Person returns to the Rental Agency from which the Rental Agreement was issued and applies for a new contract.
- Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.
- Coverage shall also extend to a loss caused by or resulting from Acts of Terrorism.
- Benefits are provided for Reasonable and Customary towing charges, due to a covered loss, to the nearest qualified repair facility.

#### **Coverage Conditions/Limitations:**

##### **Coverage is provided for the "lesser" of:**

- the contractual liability assumed by the Insured Person with the Rental Company up to the Actual Cash Value, subject up to the maximum benefit amount of USD **50K<sup>†</sup>**; or
- the Reasonable and Customary charges of repair or replacement, towing charges; and
- Loss of Use charges for a reasonable period while the Rental Car is being repaired as supported by a class and location specific fleet utilization log.

##### **Which vehicles are covered ("Rental Car"):**

- All land motor vehicles with four or more wheels, which the eligible Insured Person has rented during the Rental Period, as of time shown in the Rental Agreement.
- Coverage is provided for vans only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less.
- Luxury and exotic cars that meet the definition of a Rental Car are covered up to the maximum benefit amount of USD 50K<sup>†</sup>.

**Which vehicles are not covered (Excluded Vehicles):**

- All trucks (except Sport Utility Vehicles with Four Wheels unless specifically designed for and off-road use), pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, trailers, motorbikes, motorcycles, and any other vehicle having fewer than four wheels; antique cars (cars that are over 20 years old or have not been manufactured for at least 10 years), limousines or any leased vehicles.

For any questions, to confirm coverage of a particular vehicle or to file a claim please call please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

**What is NOT Covered (Exclusions):**

The insurance coverage does not cover any loss or damages caused by or resulting from:

1. any obligation the Insured Person assumes under any agreement, other than the deductible obligation under the Insured Person's personal automobile insurance Policy;
2. the rental of a vehicle which does not meet the definition of a "Rental Car", as defined herein;
3. any collision that occurs while the eligible Insured Person is in violation of the Rental Agreement;
4. any loss covered by any collision damage insurance (full or partial) or collision damage waiver (CDW) or loss damage waiver (LDW) purchased through the Rental Company;
5. rentals made on a monthly basis unless the eligible Insured Person returns to the place from which the Rental Car Agreement was issued and applies for a new contract;
6. wear and tear, freezing, mechanical breakdown unless caused by other loss covered by this program;
7. injury to anyone or damage to anything inside or outside the Rental Car;
8. loss or theft of personal belongings and/or any items lost or stolen: from, in, on, around or outside of the Rental Car, including parts of the Rental Car (i.e. including but not limited to GPS systems, radio/stereo, car seats);
9. personal liability damages;
10. intentional acts of the eligible Insured Person, or loss due to the Insured Person being under the influence of alcohol, intoxicants and/or drugs;
11. the Insured Person's involvement in any illegal activity;
12. loss caused by unauthorized drivers;
13. the theft of the Rental Car when the Insured Person cannot produce the keys to the Rental Car as a result of negligence;
14. subsequent damages resulting from a failure to mitigate damages once a covered loss has occurred;
15. blowouts or tire/rim damage that occurs independently of vehicle damage/theft or vandalism to the Rental Car and /or tire, or that has been proven to be the proximate cause of further damage to the Rental Car;
16. depreciation, diminishment of value, administrative, or other fees charged by the Rental Company;
17. war or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion), confiscation by any government, public authority or customs official;
18. a Rental Car being used for hire or as a public or livery conveyance;
19. value-added tax (VAT) or similar tax, unless reimbursement of such tax is required by law;
20. interest or conversion fees assessed by your financial institution;

21. loss or damage as a result of the Insured Person's lack of reasonable care in protecting the Rental Car before and after damage occurs (for example, leaving the car running and unattended);
22. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

***Helpful Advice:***

- Check the rental vehicle for prior damage before leaving the rental lot and alert the company of any damage.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW.
- Familiarize yourself with the terms and conditions of the car Rental Agreement.
- Please remember, all Authorized Drivers must be in the Rental Agreement.
- In the event of a claim, notice must be provided to the Master Rental Claims Center within 30 days of the date of occurrence. Failure to give notice within 30 days from the date of the incident may result in a denial of the claim (please refer to the section, "How to File a Claim").
- At the time of the accident or when you return the Rental Vehicle, be sure to immediately request the Rental Company to provide you with:
  - a) Copies of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim;
  - b) Copies of the initial and final car Rental Agreement(s);
  - c) Copies of the repair estimate or itemized repair bill and two (2) photographs of the damaged vehicle (if available).

**Key Terms and Definitions:**

**Account:** means an International Use Mastercard® **Business Credit** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of loss.

**Actual Cash Value:** means the amount a Rental Car is determined to be worth based on its Market Value less salvage proceeds (if applicable), age and condition at the time of Loss.

**The Company:** means a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable

**Authorized Driver:** means the person(s) traveling with the cardholder and whose name(s) appear as an eligible driver in the Rental Agreement.

**Cardholder:** means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Business Credit** card provided by an Issuer in the issuing territory.

**Good Standing:** means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

**Injury:** means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this policy is in effect.

**Insured Person(s):** means a Mastercard® **Business Credit** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

**Issuer:** means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

**Issuing Territories:** means **Puerto Rico**.

**Loss of Use:** means Reasonable and Customary charges imposed by the Rental Company for the period of time the car is being repaired that are substantiated and supported by a class and location specific fleet utilization log.

**Major accidents:** means, including but not limited to, bodily injury, two car collision, mechanical damage, un-drivable or airbags deploy, theft or partial theft and one car collision.

**Minor Accidents:** means, including but not limited to, parking lot dings, dents, broken windshield, damaged wheel only.

**Market Value:** means a) the amount that a seller may expect to obtain for merchandise, services, or securities in the open market; b) the price for which something would sell based on what they would sell for under current market conditions; c) the price of destroyed or damaged stock or goods.

**Mastercard:** means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

**Policy:** means a contract of insurance and any attached endorsements or riders issued to Mastercard.

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

**Rental Agreement:** means the entire contract an eligible Insured Person receives when renting a Rental Car from a Rental Company that describes in full all of the terms and conditions of the rental transaction, as well as the responsibilities of all parties under the contract.

**Rental Car:** means a land motor vehicle with four or more wheels, which the eligible Insured Person has rented during a Rental Period, as of time shown in the Rental Car Agreement. A van is covered, only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less. Leased vehicles are not a Rental Car.

**Rental Company:** means any commercial vehicle licensed rental agency which rents Rental Cars.

**Rental Period:** means up to 31 consecutive days.

**Reward Program:** means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Mastercard card. An eligible Rewards Program must be a consequence of "plastic"/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by "plastic"/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

**Services:** means the performance or rendering of labor, maintenance, repair or installation of products, goods or property.

**Terrorist Act:** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

**Theft (also known as stealing):** means the illegal act of taking the Rental Car or any original factory installed parts of the Rental Car belonging to a Rental Company, without the consent of the cardholder and/or other authorized users per the Rental Agreement, with intent to deprive the owner of its value.

**Vandalism:** means the wanton, reckless and mischievous destruction of any part or all of the Rental Car by parties unknown to the Insured Person in a circumstance that prevents the Insured Person from exercising due diligence with regard to the protection of the Rental Car.

**War:** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**Disclaimer:** *The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

### **How to File a Claim:**

#### **In the event of a claim, the following procedures should be followed:**

- 1) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 2) Complete the Claim Form(s) in its entirety signed and dated;
- 3) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

*Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

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### **MASTER RENTAL**

**Claim Notification Period:** Within thirty (30) days from the date of occurrence.

**Submission Period:** No later than one hundred-eighty (180) days from the date of Claim Notification.

#### **Required Information (proof of loss):**

- a) An original receipt showing payment of the Rental was made entirely with the eligible Mastercard® **Business Credit** card;
- b) Copies of the original rental agreement (front and back);
- c) Copies of certified police report for any Major Accident. A copy of the police report may also be required if claim is above USD **500<sup>†</sup>**;

- d) An internal damage document such as an “Incident/Accident Report” from Rental Company, an itemized repair bill or estimate for any Major Accident. A copy of the Incident/Accident Report may also be required if claim is above USD 500<sup>†</sup>;
- e) Other documentation such as Mastercard Rewards Program and Rental Company promotional material, etc. - if applicable;
- f) Copies of the Rental Company’s Fleet Utilization log - if “Loss of Use” charges are being claimed; Cardholder's statement of Account showing it is eligible at the time of loss.

*Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

Submit all required information as outlined above by either:

1. **Upload:** [www.mycardbenefits.com](http://www.mycardbenefits.com)
2. **Email:** [mcresponse@ufac-claims.com](mailto:mcresponse@ufac-claims.com)
3. **Fax:** 1-216-617-2910
4. **Mail:** Mastercard Benefits Assistance Center  
c/o Program Administrator at Sedgwick Claims Management Services, Inc.  
  
PO Box 89405  
  
Cleveland, OH, 44101-6405

**† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.**

### **General Provisions and Disclaimers**

**General:** These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2021**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc, on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

**Cancellation:** Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from MasterRental that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

**Valid Account:** (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

**Cardholder Duties After a Loss (Due Diligence):** You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

**Rights to Recover/Subrogation:** If payment is made under MasterRental, the insurance company is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the insurance company makes payment must transfer to the insurance company his or her rights to recovery against any other party or person. The cardholder 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.

**Transfer of Rights:** After a claim is paid under MasterRental Insurance Coverage, the rights and remedies of the eligible Mastercard cardholder (or any third party benefiting under this program) against any party in respect to this loss or damage will be transferred to the insurance company. In addition to transferring such rights, the eligible Mastercard cardholder (or any third party paid under this program) must provide the insurance company with any assistance necessary to secure its rights and remedies and must do nothing that would jeopardize them.

**Assignment:** No rights or benefits provided under MasterRental may be assigned without the prior written consent of the Insurance Company, Plan Administrator or Third Party Claims Administrator.

**Concealment, Fraud or Misrepresentation:** Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

**Legal Actions:** No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

**Conformity with local statutes:** Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

**Sanctions:** The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Arbitration:** Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

**Confidentiality and Security:** We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage

you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

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## **Purchase Protection**

### **Description of Coverage**

Important information. Please read and save.

The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

“Card” refers to Mastercard® **Business Credit** card

“Cardholder”, “you”, and “your” refer to a Mastercard® **Business Credit** Cardholder, who has an eligible Mastercard® **Business Credit** Account and whose name is embossed on the surface of the Mastercard® **Business Credit** card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

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As a Mastercard® **Business Credit** cardholder you can shop with confidence, knowing that most purchases you make with your Mastercard® **Business Credit** card may be protected in case of loss due to Theft or accidental Damage for the first **Thirty** (30) days from the date of purchase (indicated on the store receipt).

### **Who is Covered:**

Mastercard® **Business Credit** Cardholders.

### **To Get Coverage:**

- Use your Mastercard® **Business Credit** card for the entire purchase of a new item.
- Please be sure to keep your receipts in a safe place.

### **The Kind of Coverage you Receive:**

- Covered Purchases made entirely with your Mastercard® **Business Credit** card may be covered if the item is accidentally Damaged or Stolen within **Thirty (30)** days from the date of purchase (indicated on your store receipt).
- The maximum benefit amount is up to USD† **\$100** per occurrence with a maximum aggregate of USD† **\$200** per twelve (12) month period.
- Covered Purchases given as gifts are included.
- Covered Purchases do not have to be registered.
- Online purchases are covered.

### **Coverage Conditions/Limitations:**

- Covered Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item that is Stolen or accidentally Damage.
- In the event of a claim, notice must be provided to the Insurance Company within thirty (30) days of the date that it was discovered. Failure to give notice within thirty (30) days from the date of the incident may result in a denial of the claim (please refer to the section, "How to File a Claim").
- For Theft claims, the Cardholder must provide an official police report regarding the incident within the required timeframe.
- It is the Insurance Company's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price; less any rebates, discounts, rewards points or benefits received from other coverage provided.
- Benefits will not exceed that actual amount charged to your Mastercard® **Business Credit** card or the benefit maximum.
- The Cardholder must take all reasonable measures to protect, save and/or recover the property.
- No person or entity other than the Cardholder(s) shall have any legal or equitable right, remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.
- Your Account must be in good standing at the time of purchase of the Covered Purchase. Coverage shall extend to Acts of Terrorism as defined in the key terms and definitions section.

### **What is NOT Covered by Purchase Protection (Exclusions):**

The following items are excluded from coverage under this plan of insurance:

1. any motor vehicle: including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
2. permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tile, air conditioners, refrigerators, or heaters;
3. travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
4. art, antiques, and collectable items;
5. furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
6. items the Cardholder have rented or leased;
7. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
8. shipping and handling expenses or installation, assembly related costs;
9. items purchase for resale, professional or commercial use;

10. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
  11. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
  12. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
  13. items that the Cardholder damaged through alteration (including cutting, sawing, and shaping);
  14. items left unattended in a place to which the general public has access;
  15. loss due to or related to nuclear, biological or chemical event;
  16. cards that are co-branded with traditional or online retailers, distributors, wholesalers, product manufacturers, buying groups/clubs, or membership clubs.
17. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

***Disclaimer:** The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

#### **Key Terms and Definitions:**

**Account:** means an International Use Mastercard® **Business Credit** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of Purchase of the Covered Purchase.

**The Company:** means a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable.

**Biological Event (biological weapon):** means the deliberate use of disease-causing biological agents such as protozoa, fungi, bacteria, protists, or viruses, to kill or incapacitate humans, other animals or plants.

**Cardholder:** means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Business Credit** card provided by an Issuer in the issuing territory.

**Chemical Event (chemical weapon):** means a device utilizing chemicals formulated to inflict death or harm to human beings.

**Covered Purchases:** means items purchased entirely with your Mastercard® **Business Credit** card and/or have been acquired with points earned by a Rewards Program associated with your Mastercard® **Business Credit** card.

**Damage (accidental):** 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

**Good Standing:** means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

**Insured Person(s):** means a Mastercard® **Business Credit** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

**Issuer:** means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

**Issuing Territories:** means **Puerto Rico**.

**Mastercard:** means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

**Nuclear Event:** means Property Damage caused by or arising from nuclear weapons and/or related materials, ionized radiation or contamination by radioactivity resulting from nuclear fuel or from any nuclear waste or from combustion of nuclear fuel.

**Policy:** means a contract of insurance and any attached endorsements or riders issued to Mastercard.

**Property Damage:** means physical injury to, destruction of or loss of use on tangible property due to an unforeseen event.

**Reward Program:** means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Mastercard card. An eligible Rewards Program must be a consequence of "plastic"/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by "plastic"/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

**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.

**Terrorist Act:** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

**Theft (also known as stealing):** means the illegal act of taking a Covered Purchase belonging to a Cardholder, without the consent of the Cardholder, with the intent to deprive the owner of its value.

***Disclaimer:** The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

### **How to File a Claim**

#### **In the event of a claim, the following procedures should be followed:**

- 4) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 5) Complete the Claim Form(s) in its entirety signed and dated;
- 6) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

*Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

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### **PURCHASE PROTECTION \***

**Claim Notification Period:** Within thirty (30) days from the date of theft or incident.

**Submission Period:** No later than thirty (30) days from the date of Claim Notification.

**Required Information (proof of loss):**

- a) An original purchase receipt showing payment of the item was made entirely with the eligible Mastercard® **Business Credit** card;
- b) For theft claims, Cardholder must provide official copies of the police report regarding the incident within the required timeframe;
- c) For damage claims, Cardholder must provide official copies of the repair estimates;
- d) Cardholder's statement of Account showing it is eligible at the time of Purchase of the Covered Purchase.

**\* Cardholder may be required to send in the damaged item(s), at your expense, for further evaluation of the claim.**

*Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

Submit all required information as outlined above by either:

5. **Upload:** [www.mycardbenefits.com](http://www.mycardbenefits.com)
6. **Email:** [mcresponse@ufac-claims.com](mailto:mcresponse@ufac-claims.com)
7. **Fax:** 1-216-617-2910
8. **Mail:** Mastercard Benefits Assistance Center  
c/o Program Administrator at Sedgwick Claims Management Services, Inc.  
  
PO Box 89405  
  
Cleveland, OH, 44101-6405

**† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.**

### **General Provisions and Disclaimers:**

**General:** These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2017**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice.

Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc, on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

**Cancellation:** Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time.

**Valid Account:** (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

**Cardholder Duties After a Loss (Due Diligence):** You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

**Concealment, Fraud or Misrepresentation:** Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

**Legal Actions:** No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

**Conformity with local statutes:** Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

**Sanctions:** The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Arbitration:** Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in

accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

**Confidentiality and Security:** We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

**Disclaimer:** *The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

## **Extended Warranty**

### **Description of Coverage**

Important information. Please read and save.

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To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

“Card” refers to Mastercard® **Business Credit** card

“Cardholder”, “you”, and “your” refer to a Mastercard® **Business Credit** Cardholder, who has an eligible Mastercard® **Business Credit** Account and whose name is embossed on the surface of the Mastercard® **Business Credit** card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

The Extended Warranty coverage extends the terms of the original manufacturer’s or store brand Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and required repairs during the period covered.

If an optional Warranty plan is purchased with the item (in addition to the manufacturer’s original or store brand Warranty), the manufacturer’s original or the store brand Warranty, whichever is applicable, will be extended for up to one (1) additional year after both the original or store brand Warranty plus the optional Warranty coverage period end, provided the combined Warranty periods do not exceed three (3) years.

### **Who is Covered:**

Mastercard® **Business Credit** Cardholders.

### **To Get Coverage:**

Coverage is provided when you use your Mastercard® **Business Credit** card for the entire purchase of a new, covered item. Please be sure to keep your receipts and Warranty paperwork in a safe place.

### **The Kind of Coverage you Receive:**

For the Covered Purchases you made with your Mastercard® **Business Credit** card, the Extended Warranty coverage extends the terms of the original manufacturer's or store brand warranty up to one (1) full year providing you with a benefit up to a maximum amount per occurrence determined in this section.

- The benefit provided is up to USD **200**<sup>†</sup> per occurrence, with a maximum aggregate of USD **400**<sup>†</sup> per twelve (12) month period.

If Covered Purchase is shipped via courier to a manufacturer authorized repair network, within the Cardholder Home Country, for repair or repair estimate, shipping costs up to USD **25**<sup>†</sup> per occurrence will be covered.

### **Coverage Conditions/Limitations:**

- Covered Purchases must be purchased entirely with the Mastercard® **Business Credit** card and/or have been acquired with points earned by a rewards program associated with the Mastercard® **Business Credit** card.
- Covered Purchases must have a minimum Warranty (manufacturer and/or store brand) of three (3) months; and cannot have greater than a maximum combined Warranty period (manufacturer and store brand) of three (3) years.
- Covered Purchases must have a valid Warranty, which means:
  - a. There must be a manufacturer authorized repair network and parts availability within the Cardholder Home Country;
  - b. confirmation that the product is eligible for Warranty in the Cardholder's Home Country;
  - c. the Warranty contains what the Warranty does and does not cover;
  - d. the period of coverage;
  - e. what the manufacturer will do to correct the problem; and
  - f. whom to contact for Warranty services
- it is the Company's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price; less any rebates, discounts, rewards points or benefits received from other coverage provided.
- The Insured Person must take all reasonable measures to protect, save and/or recover the property.
- Online purchases are covered.
- Covered Purchases given as gifts are included.
- Covered Purchases do not have to be registered.
- Store brand Warranty on store brand items are covered.
- "Non-Auction" items that meet the definition of Covered Purchases are also included.
- The minimum original purchase price must be equal to or greater than USD 50.
- The Account must be in good standing at the time of purchase of the Covered Purchase.
- Benefits will not exceed the actual amount charged to the eligible Mastercard® **Business Credit** Account or the benefit maximum.
- No person or entity other than the Cardholder(s) shall have any legal or equitable right. Remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.
- Coverage shall extend to Acts of Terrorism as defined in the key terms and definitions section.

### **What is NOT Covered (Exclusions):**

The following items are excluded from coverage under this plan of insurance:

1. boats;
2. motorized vehicles (including but not limited to airplanes, automobiles and motorcycles, and motorized vehicle parts and accessories);
3. land or buildings (including but not limited to homes and dwellings);
4. consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind);
5. items which carry a Warranty of longer than three (3) years;
6. items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in materials and workmanship of the item;
7. used, rebuilt and re-manufactured items;
8. any shipping or promised time frames of delivery, whether or not stated or covered by the manufacturer's Warranty;
9. any customized, unique, or rare items;
10. cards that are co-branded with traditional or online retailer, distributors, wholesalers, product manufacturers, buying groups/clubs, or membership clubs;
11. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Disclaimer:** *The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

**Key Terms and Definitions:**

**Account:** means an International Use Mastercard® **Business Credit** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of Purchase of the Covered Purchase

**The Company:** means a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable.

**Auction:** (online or live): means a place or Internet site where items are sold through price bids or price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing, a product. (Examples include, but are not limited to, EBay, Ubid, Yahoo, and public or private live auctions).

**Cardholder:** means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Business Credit** card provided by an Issuer in the issuing territory.

**Covered Purchases:** means items purchased entirely with your Mastercard® **Business Credit** card and/or have been acquired with points earned by a Rewards Program associated with your Mastercard® **Business Credit** card.

**Damage (accidental):** 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.

**Good Standing:** means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

**Home Country:** means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning, which must be the same as the Issuing Territory of the Account.

**Insured Person(s):** means a Mastercard® **Business Credit** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

**Issuer:** means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

**Issuing Territories:** means **Puerto Rico**.

**Mastercard:** means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

**Non-Auction Internet:** means a non-auction Internet merchant with a valid tax identification number (or equivalent).

**Policy:** means a contract of insurance and any attached endorsements or riders issued to Mastercard.

**Replacement Cost:** means the amount it would cost to replace an item at current prices.

**Reward Program:** means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Mastercard card. An eligible Rewards Program must be a consequence of "plastic"/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by "plastic"/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

**Services:** means the performance or rendering of labor, maintenance, repair or installation of products, goods or property.

**Warranty (extended warranty, store brand warranty, or manufacturer):** means the contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unfit for its intended purpose. This explicitly excludes any performance guarantees, design defects, aesthetic conditions, acts of god, and consequential effects, amongst others.

**Terrorist Act:** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

### **How to File a Claim**

#### **In the event of a claim, the following procedures should be followed:**

- 7) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 8) Complete the Claim Form(s) in its entirety signed and dated;

9) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

*Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

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### **EXTENDED WARRANTY \***

**Claim Notification Period:** Within thirty (30) days from the date of incident or discovery.

**Submission Period:** No later than thirty (30) days from the date of Claim Notification.

**Required Information (proof of loss):**

- a) an original purchase receipt showing payment of the item was made entirely with the eligible Mastercard® **Business Credit** card;
- b) legible copies of all warranty information including, but not limited to: the manufacturer's original warranty; the store warranty, or any other applicable extended warranty;
- c) copy of the repair estimate or itemized repair bill;
- d) copy of shipping invoice, if Covered Purchase is shipped via courier to a manufacturer authorized repair network, within the Cardholder Home Country, for repair or repair estimate;
- e) Cardholder's statement of Account showing it is eligible at the time of Purchase of the Covered Purchase.

\* Cardholder may be required to send in the damaged item(s), for further evaluation of the claim. Shipping costs up to USD **25**<sup>†</sup> per occurrence will be covered.

*Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

Submit all required information as outlined above by either:

9. **Upload:** [www.mycardbenefits.com](http://www.mycardbenefits.com)

10. **Email:** [mcresponse@ufac-claims.com](mailto:mcresponse@ufac-claims.com)

11. **Fax:** 1-216-617-2910

12. **Mail:** Mastercard Benefits Assistance Center

c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

**† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.**

### **General Provisions and Disclaimers:**

**General:** These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2017**. This document supersedes any guide or program communication you may have received earlier.

The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc, on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

**Cancellation:** Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from Extended Warranty that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

**Valid Account:** (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

**Cardholder Duties After a Loss (Due Diligence):** You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

**Concealment, Fraud or Misrepresentation:** Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

**Legal Actions:** No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

**Conformity with local statutes:** Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

**Sanctions:** The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Arbitration:** Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

**Confidentiality and Security:** We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards

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## **Mastercard Coverage**

### **Description of Coverage**

Important information. Please read and save.

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To file a claim or for more information on any of these services, call 1-800-MC-ASSIST or the specific Mastercard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-1111.

“Card” refers to a Mastercard® **Business Credit Card**.

“Cardholder”, “you”, and “your” refer to a Mastercard Cardholder, who has an eligible Mastercard card Account and whose name is embossed on the surface of the eligible Mastercard card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

The **MasterCoverage** program requires the Financial Institution to waive the Company’s liability for Waivable Charges, as herein defined, incurred by a Card Service Company Commercial Card Cardholder, as herein defined.

In accordance with the terms, conditions and exclusions of this policy Underwriters will, to the extent and in the manner hereinafter provided, indemnify the Financial Institution against direct loss sustained by reason of debits established against them in respect of Waivable Charges, attributable to the use of Cardholder’s Card Service Company Commercial Card, the Company’s liability in respect of which having being waived as aforesaid by the Financial Institution.

### **Who is Covered**

Financial Institutions that meet the terms and conditions as herein defined and have issued a Mastercard® **Business Credit** Card account to the company.

### **To Get Coverage**

Coverage is provided when there is direct loss sustained by reason of debits established against the employer in respect of Waivable Charges. MasterCoverage. Corporate Liability Waiver provides up to a maximum benefit amount of USD† **5K** for Mastercard® **Business Credit** Card.

### **The Kind of Coverage you Receive**

#### **Waiver of Charges:**

- a. Upon receipt of the completed Affidavit of Waiver from the Company and verification that the charges are "Waivable," the Financial Institution will waive the Company's liability for those charges.
- b. The Financial Institution will then file a Waiver Claim Form with the underwriter as per the procedure described in "Obligations of the Financial Institution" section
- c. Any monies the Financial Institution may receive at any time from the Cardholder or any other source in respect of Waivable Charges will be used by the Financial Institution to reduce the Waivable Charges and/or the amount of any claim the Financial Institution files with the underwriter.
- d. If necessary, the Card Service Company and/or its Program Underwriter may request further documentation regarding proof concerning the Charges in question.

Upon receipt of adequate documentation from the Financial Institution, the Program underwriter will reimburse the Financial Institution for all Waivable Charges up to a maximum equal to USD† **5K** for Mastercard® **Business Credit** Card.

If a claim is deemed payable, once a claim has been paid for a given person no future claims will be considered for that same person.

#### **Coverage Conditions/Limitations:**

- a. The indemnity only applies in respect of waiver requests received by the Issuer (Financial Institution).
- b. Both the Issuer (Financial Institution) and the Company have satisfied their obligations as described in Obligation Sections of this document.
- c. The liability of the Insurance Company shall not exceed the Limits of Liability stated in this document.

Any material breach of this policy by the Policyholder or by the applicable Issuer (Financial Institution) shall relieve the Insurance Company from liability under this policy, hereof to the extent, but only to the extent, that such liability of the Insurance Company is caused directly by such material breach.

#### **Obligations of the Financial Institution:**

1. Enforce all of the Company's obligations under its Card Service Company Commercial Card Account Agreement and use reasonable efforts to enforce all of the Company's obligations set forth in this section, Obligations of the Company.
2. Provide the Company with a sample copy or a description of the "Waivable Charges" Billed during the waiver period.
3. Provide the Company with a sample Commercial Card Cancellation Form.
4. Provide the Company with a sample Affidavit of Waiver Claim Form and a sample Employee Account Cancellation Notification Letter and Account Cancellation Request.

5. Make diligent efforts in accordance with its usual credit and collection practices to collect the Charges from the Cardholder or other responsible party and have failed to obtain full payment for said charges within sixty (60) days from the "Notification of Termination Date."
6. Assign any uncollected Charges to a collection agency for collection, if legally permissible, with the net proceeds (up to the Limit of Liability) to be paid to the underwriter
7. In its agreement with the Company, provide that the Company is responsible for all Charges to the "Account."
8. File Affidavit of Waiver Claim Form with the underwriter within 180 days of the Notification of Termination Date and provide the underwriter with the following documentation:
  - a. A list of Waivable Charges and written evidence that they are Waivable Charges as defined under DEFINITIONS here of (i.e., copy of Financial Institution/Company contract and Cardholder Agreement).
  - b. In cases where the Cardholder was reimbursed by the Company but failed to pay the Financial Institution, proof that the Cardholder was reimbursed by the Company.
  - c. A copy of the Company's completed Affidavit of Waiver and letter sent to the Cardholder, and Commercial Card Cancellation Form.
  - d. Evidence of all action taken to collect the Charges from the Cardholder
  - e. A copy of the Company agreement.
  - f. A copy of the Cardholder agreement.

### **Obligations of the Company:**

The Company may request the Financial Institution to waive the Company's liability for Waivable Charges only if the Company meets all of the following requirements:

1. The Cardholder's employment is terminated, voluntarily or involuntarily.
2. The Company must attempt to retrieve the Card service company Commercial Card from the Cardholder and notify the Financial Institution to cancel the Card within two (2) business days of the Notification of Termination Date. Failure to notify within two (2) business days will exclude coverage for any Charges incurred after Notification of Termination Date.
3. The Company has two (2) or more valid Cards in good standing.
4. The Company sends an Affidavit of Waiver by letter, fax, or telegram to the Financial Institution. The form must state:
  - a. That the Company requests the Waiver of covered Charges;
  - b. The Cardholder's name, title, card number, last known business and home addresses;
  - c. The Cardholder's Notification of Termination Date;
  - d. The Cardholder's actual termination date;
  - e. In cases where the Financial Institution invoices the Cardholder directly, that the Company has contacted the Cardholder in writing and directed the Cardholder to immediately pay all outstanding Charges to the Financial Institution;
  - f. Whether the Commercial Card was retrieved from the Cardholder.
5. The Company has delivered to the Cardholder or sent by first class mail or telegram, a written notice stating that the Cardholder's Commercial Card has been canceled, that the Cardholder should immediately discontinue all use of that Card, that he must immediately pay any outstanding amounts owed to the Financial Institution, and that the Cardholder must immediately return that Card to the Company.
6. Once a claim has been paid for a given person no future claims will be considered.
7. The Company has used and will continue to use its best efforts to retrieve the Commercial Card from the Cardholder and to return it, cut in half, to the Financial Institution.
8. An officer, partner or other authorized official of the Company completes an Affidavit of Waiver, and returns it to the Financial Institution within ninety (90) days of the Notification of Termination Date.
9. The Company shall promptly give written notice to the Financial Institution upon the termination of employment of any employee authorized to use a Card Service Company Commercial Card. The Company shall promptly give written notice to the Financial Institution in cases where the Financial Institution invoices the Cardholder, if the Company knows or should know that a Cardholder is receiving reimbursement for charges but is not paying the Financial Institution for those charges.
10. If the Company recovers any amount of Waived Charges from any source after the Company has requested a Waiver of Charges from the Financial Institution, the Company will remit all such amounts to the Financial Institution. However, the Company will not be required to pay the Financial Institution any amount that exceeds the loss sustained by the Financial Institution.

**For questions please call 1-800-MC-ASSIST or the specific Mastercard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-1111.**

### **What is NOT Covered (General Exclusions)**

Notwithstanding anything contained herein to the contrary, Hazard H-5 does not cover:

1. Charges made by partners, owners, principal shareholders who own more than five percent (5%) of the Company's outstanding shares, elected directors or persons who are not employees of the Company.
2. Interest and fees imposed by the Issuer (Financial Institution) on outstanding unpaid charges.

3. In cases where the Financial Institution invoices the Cardholder, any amount on a check submitted by a Cardholder which is not paid by the Cardholder's drawee financial institution as not sufficient funds or due to a closed Account, if the Cardholder has within the last twelve (12) months submitted any other check to the Financial Institution which was not paid in full by the Cardholder's drawee financial institution as not sufficient funds or due to a closed Account.
4. Charges incurred to purchase goods or services for the Company or for persons other than the Cardholder pursuant to the instructions of the Company, in accordance with Company policy, if those goods or services are of the type which are regularly purchased by or for the Company. However, these charges would be Waivable in cases where the Issuer (Financial Institution) bills the Cardholder, and the Company has reimbursed the Cardholder, but the Cardholder has not paid that Issuer (Financial Institution).
5. Charges incurred by a cardholder after the Notification of Termination Date unless the issuing Financial Institution receives a request from the Company to cancel the Cardholder Account within two (2) business days of the Notification of Termination Date. (If cancellation of the Account is received by the Issuer (Financial Institution) within two (2) business days, then coverage will be afforded fourteen (14) days from Notification of Termination, but not beyond.
6. Charges incurred by the Cardholder more than fourteen (14) days after Notification of Termination or earlier than seventy-five (75) days prior to notification of Termination.
7. Charges resulting from a lost or stolen Commercial Card.
8. Charges incurred by a Cardholder after discovery by the Company, or any partner or officer thereof who is not in collusion with such Cardholder, of any fraudulent or dishonest act on the part of such Cardholder.
9. Losses arising from the credit risk involved in any transaction or from default from the Company to pay any non-waivable charge.
10. Charges incurred by the Company subsequent to bankruptcy/insolvency.
11. AIG and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose AIG and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Key Terms and Definitions:**

**Affidavit of Waiver:** shall mean a document that meets the requirements set forth in the “conditions and limitations” section.

**Billed or Unbilled:** with respect to any Charge shall be based upon the date of the Financial Institution’s invoice.

**Card Service Company:** shall mean the company that franchise the Cards to the Financial Institutions, gives the brand to the cards and that is stated in the Declarations.

**Charges:** shall mean all amounts, including cash disbursements, charged to the Company’s Commercial Card Account with the Financial Institution. Cash disbursements after the Notification of Termination Date shall be limited to \$300.00 per day, or a maximum of \$1,000.00, whichever is less.

**AIG (The Company):** means the Company underwriting the Insurance Coverage.

**Company:** shall mean a corporation, partnership, sole proprietorship or any other entity which has signed an agreement with a Financial Institution covered under this policy pursuant to which the Financial Institution issues cards under Commercial Card Accounts for use by persons designated by the Company.

**Notification of Termination Date:** shall mean the date the Cardholder gives or receives oral or written notice of termination or the date the Cardholder leaves the Company’s service, whichever is earlier.

**Issuer:** means a Bank, Financial Institution (or like entity) or Corporation and/or Government Institution (CGI), that is admitted and/or authorized by Mastercard to operate a Mastercard card program in Issuing Territory of the Mastercard® **Business Credit** Card.

**Mastercard:** means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

**Mastercard Commercial Card:** shall mean a Mastercard® **Business Credit** Card or any other Mastercard card issued under a Commercial Card BIN number issued by a Mastercard Member Financial Institution.

**Mastercard Commercial Card Cardholder:** hereinafter called “Cardholder” shall mean a person designated by the Company who is authorized by the Company to use the Commercial Card Account, hereafter called “Account” for Company business expenses only and the Company is responsible for payment to the Financial Institution of all charges made by the Cardholder, notwithstanding that the Financial Institution may invoice the Company or the Cardholder for the said Charges.

**Policy:** means this contract of insurance and any attached endorsements or riders issued to Master Card.

**Waivable Charges** shall mean Charges incurred by a Cardholder or other authorized person which:

- a. do not benefit the Company directly or indirectly, or in cases where the Financial Institution bills the Cardholder, benefit the Company directly or indirectly, and the Company has reimbursed the Cardholder but the Cardholder has not paid the Financial Institution; and
- b. (i) are billed within seventy-five (75) days preceding the Notification of Termination Date, or (ii) are incurred but unbilled as of the Notification of Termination Date,

Or

- (iii) are incurred up to fourteen (14) days after the Notification of Termination Date; provided, however, that the Financial Institution has received a request to cancel the Card within two (2) business days of the Notification of Termination date. There will be no coverage after the Notification of Termination Date, as defined, unless notice to cancel the Cardholder Account is received by the Financial Institution within two (2) business days: and

c. are the responsibility of the Company for payment to the Financial Institution.

### **How to File a Claim**

**In the event of a claim, the following procedures should be followed:**

1. Complete Claim Form(s) in its entirety signed and dated.
2. Submit all Required Information (Proof of Loss), within the **Submission Period** from the date of claim notification.

*Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

For questions please call 1-800-MC-ASSIST or the specific Mastercard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-1111.

**Claim Notification Period:** File Affidavit of Waiver Claim Form with the Insurance Company within One Hundred eighty (180) days of the Notification of Termination Date and provide the Insurance Company with the require Proof of Loss.

**Submission Period:** Claim documentation shall be provided by the Issuer (Financial Institution) to the Insurance Company within Forty-five (45) days after advising the Insurance Company of receipt of an Affidavit of Waiver Form.

### **Required Information (Proof of Loss):**

1. Follow the entire procedure described in “The Kind of Coverage you Receive” Section, Obligations of the Issuer (Financial Institution) and submit the necessary documentation to the Insurance Company.
2. Follow the entire procedure described in “The Kind of Coverage you Receive” Section, Obligations of The Company and submit the necessary documentation to the Insurance Company.

**Submit all required information as outlined above by either:**

1. Upload: [www.mycardbenefits.com](http://www.mycardbenefits.com)
2. Email: [mcresponse@ufac-claims.com](mailto:mcresponse@ufac-claims.com)
3. Fax: 1-216-617-2910
4. Mail: Mastercard Benefits Assistance Center

c/o Program Administrator at Sedgwick Claims Management Services, Inc.  
PO Box 89405  
Cleveland, OH, 44101-6405

### **Payment of Claims**

All benefits will be paid to the Issuer (Financial Institution) or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

**† Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.**

### **General Provisions and Disclaimers:**

The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies, all of which are subject to change by

Mastercard or the underwriters or other service providers at any time and without prior notice. Insurance coverage is provided by approved Insurance Companies, Members of AIG. Complete provisions pertaining to these plans of insurance are contained in the Master Policy on file with the Plan Administrator, Affinity Insurance Services, Inc. on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim.

**Cancellation:** Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time.

**Valid Account:** (1) The Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if, on the date of an accident that causes or results in a loss covered under this program, the Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

**Concealment, Fraud or Misrepresentation:** Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

**Legal Actions:** No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

**Conformity with local statutes:** Any provision of the Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

**Sanctions:** AIG and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose AIG and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Arbitration:** Any dispute regarding the terms of the Master Policy of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where the Mastercard card account has been issued.

**Confidentiality and Security:** We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

## **ATM Protection and Robbery Assault**

If a Mastercard® **Credit Business** Cardholder is robbed or assaulted during or immediately after using an ATM (“Cajeros Automaticos”), this program will replace stolen money and provide a benefit in case of death.

### **Who is Covered:**

- Mastercard® **Credit Business** Cardholders only.

### **The Kind of Coverage you Receive:**

#### ***ATM Robbery (stolen money)***

Cardholders are provided coverage against Robbery for stolen money for a maximum benefit amount up to USD<sup>†</sup> **\$250** per occurrence, for the money you withdrew from any ATM (worldwide) using your Mastercard® **Credit Business**], provided that:

- Robbery was committed using Violence and/or Assault on the Cardholder; and
- Cash was stolen within 2 hours after the withdrawal from the ATM.

#### ***Death as Victim of ATM Assault***

If a Cardholder is a victim of an Assault while using your Mastercard® **Credit Business** card at an ATM and suffers loss of life, this coverage provides a death benefit of USD<sup>†</sup> **\$500**.

### **Coverage Conditions/Limitations**

- The ATM Robbery benefit is limited to a maximum benefit of USD<sup>†</sup> **\$250** per twelve (12) month period.
- You must report the incident to the local Police authorities within 36 hours of the Assault and this report needs to indicate the covered time frame for which the Assault occurred, unless you are legally incapable of doing so.
- In the event of a claim, notice must be provided to the Insurance Company within ninety (90) days of the date of incident. Failure to give notice within ninety (90) days from the date of the incident may result in a denial of the claim (please refer to the section, “How to File a Claim”).

### **What is NOT Covered by ATM Robbery and Assault Protection (Exclusions):**

ATM Robbery and Assault Protection do not cover any loss, fatal or non-fatal, caused by or resulting from:

1. any intentional act or fraudulent misrepresentation committed by the Insured Person or one of his/her close relatives (spouse or domestic partner, child or parent);
2. damages and/or liabilities to any third parties;
3. damage or Loss to anything other than the money you withdrew from your account;
4. damages and/or liabilities that happened before or after the covered robbery period;
5. bodily injury not resulting in death (does not apply to ATM Robbery - stolen money).
6. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

### **Definitions – ATM Robbery and Assault Protection**

**Account:** means an International Use Mastercard® **Credit Business** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of Loss.

**The Company:** means a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable.

**Assault:** means any act of violence committed by a third party, generating physical injuries, with the intention to commit Robbery of the Insured Person.

**ATM:** means an automated teller machine (ATM), Bankomatic or, Cajeros Automaticos, which is a computerized telecommunications device that provides Cardholders of a financial institution with access to financial transactions (i.e. withdrawals, deposits) in a public space, without the need for a human clerk or bank teller.

**Cardholder:** means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Credit Business** card provided by an Issuer in the issuing territory.

**Dependent Child(ren):** means named dependent children, including adopted, step and foster children of the cardholder, aged between birth and 18 years, or 25 years if attending as a full time student an accredited institution of higher learning, who are unmarried and who permanently reside and receive the majority of maintenance and support from the Insured Person. Children who are wholly dependent on the Insured Person for support and maintenance due to permanent physical or mental disability will be considered dependents of the Insured Person, if the Insured Person is eligible for benefits.

To verify eligibility for the physically or mentally disabled dependent child(ren), the Cardholder may be requested to provide medical records for the physically or mentally disabled dependent child(ren).

**Dependents:** means the Cardholder's Spouse, Domestic Partner and Dependent Children.

**Domestic Partner:** means an opposite or a same sex partner who has met all of the following requirements for at least 12 months: (1) resides with the Insured Person at Insured Person's principal residence; (2) shares financial assets and obligations with the Insured Person; (3) is not related by blood to the Insured Person to a degree of closeness that would prohibit a legal marriage; (4) is at least the age of consent in the state in which they reside; and (5) neither the Insured Person or Domestic Partner is married to anyone else, nor has any other Domestic Partner.

**Good Standing:** means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

**Injury:** means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this policy is in effect.

**Insured Person(s):** means a Mastercard® **Credit Business** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

**Issuer:** means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

**Issuing Territories:** means [territory(ies)].

**Loss:** with regards to ATM Robbery and Assault Protection means a Robbery, using Violence or Assault, of money withdrawn from an ATM; or/and Death caused by murder during an Assault within 2 hours of doing an ATM transaction with your Mastercard® **Credit Business** card.

**Mastercard:** means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

**Policy:** means a contract of insurance and any attached endorsements or riders issued to Mastercard.

**Robbery:** unlawful taking away of cash withdrawn from an ATM by force or intimidation, with the intention of permanently depriving the Insured Person of the money.

**Spouse:** means the husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country.

**Third Party:** means any person other than the insured, their spouse or domestic partner, child or parent.

**Violence:** means the use of physical force; or threatening use of physical force; or mental intimidation with the intent of committing harm that may cause a loss to an Insured Person.

***Disclaimer: The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.***

### **How to File a Claim**

#### **In the event of a claim, the following procedures should be followed:**

- 10) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 11) Complete the Claim Form(s) in its entirety signed and dated;
- 12) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

*Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

### **ATM ROBBERY & ASSAULT PROTECTION \***

**Claim Notification Period:** Within ninety (90) days from the date of the occurrence / incident.

**Submission Period:** No later than ninety (90) days from the date of Claim Notification.

**Required Information (proof of loss):**

- a) A copy of the Police Report, which must be filed within 36 hours of the ATM Robbery or Assault;
- b) Documentation detailing the event, injury or death, including newspaper articles, certified copies of: medical evidence reports, attending physician statements, coroner reports and death certificate;
- c) Transaction verification confirming the ATM transaction (receipt or bank record) indicating the time of withdrawal and amount.
- d) Cardholder's statement of Account showing it is eligible at the time of Loss.

**\* A Police Report must be filed within thirty-six (36) hours from the date/time of the ATM Robbery or Assault.**

*Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.*

Submit all required information as outlined above by either:

13. **Upload:** [www.mycardbenefits.com](http://www.mycardbenefits.com)
14. **Email:** [mcresponse@ufac-claims.com](mailto:mcresponse@ufac-claims.com)
15. **Fax:** 1-216-617-2910
16. **Mail:** Mastercard Benefits Assistance Center  
c/o Program Administrator at Sedgwick Claims Management Services, Inc.  
PO Box 89405  
Cleveland, OH, 44101-6405

### **Payment of Claims:**

Where allowable by law, Benefit for loss of life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

- a. Spouse or Domestic Partner;
- b. Children, in equal shares;
- c. Parents, in equal shares;
- d. Brothers and sisters, in equal shares; or
- e. Executor or administrator

Subject to the applicable terms and conditions, all other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

**† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.**

### **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.

### **General Provisions and Disclaimers**

**General:** These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2017**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company, and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim.

**Cancellation:** Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from ATM Assault Robbery & Assault Protection, that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

**Valid Account:** (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

**Cardholder Duties After a Loss (Due Diligence):** You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

**Concealment, Fraud or Misrepresentation:** Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

**Legal Actions:** No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

**Conformity with local statutes:** Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

**Sanctions:** The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Arbitration:** Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

**Confidentiality and Security:** We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

**Disclaimer:** *The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

## **ID Protection Program**

### **TERMS AND CONDITIONS OF GENERALI GLOBAL ASSISTANCE IDENTITY PROTECTION PRODUCTS**

This website (the "Site") is owned and/or operated by Generali Global Assistance, Inc. ("GGA") and is subject to the Terms of Service, Privacy Policy, and other legal notices posted on the Site, and these Terms and Conditions, which you should read before proceeding.

GGA provides the services listed below ("the Products"), which are part of GGA's Identity Protection Program ("IDP"). The IDP Products are accessible through the GGA Identity Protection Portal ("IPP") and the Products may only be used by you in accordance with these Terms and Conditions (the "Terms").

**PLEASE REFER TO THE PLAN DETAILS IN YOUR ACCOUNT DETAILS PAGE TO BE AWARE OF THE PRODUCTS THAT ARE INCLUDED IN YOUR IDP.**

Some programs are available only to the Primary Member and others may also be available to some family members. Please refer to your account details page.

These Terms set forth the terms and conditions applicable to your use of the IDP Products as a Member, meaning that by enrolling in the IDP Program or by using any of the IDP Products you as the Member agree to the Terms. By accessing the IPP, enrolling or attempting to enroll in the IDP, or using the Products you acknowledge and agree that these Terms are a legally binding contract between you and GGA. Any Member who does not agree to the Terms is not authorized to use the Products.

We will update this TOS, The Terms and Conditions and/or the Privacy Policy as necessary and we will post the updated version on the Site.

By enrolling in the IDP Program and/or by using any of the IDP Products you as the Member, represent and warrant that the information provided to the IDP is true and correct to the best of your or such Member's knowledge and belief.

By enrolling in the IDP Program or by using any of the IDP Products, you as the Member hereby expressly and irrevocably agree that regardless of your place of legal residency or your physical location at the time the IDP Products are utilized, the IDP Program and the IDP Products are provided to Members subject exclusively to the privacy and ID protection laws, rules and regulations of the United States and the State of Maryland (the "Applicable Laws"). Other countries and jurisdictions may have privacy and ID protection laws ("Other Laws") that provide greater or different protections than those provided by the Applicable Laws. To the extent you may lawfully do so, you as the Member hereby expressly and irrevocably waive the application of all Other Laws to these Terms and Conditions, the IDP Program and the IDP Products provided to you.

Some IDP Product features may be provided through authorized third party providers and may be subject to additional terms and conditions implemented by those authorized providers.

#### A. DEFINITIONS:

"Program" means the combination of Products that is included in your IDP. Please refer to the plan details in your Account Details page to be aware of the Products that are included in your IDP.

"Effective Date" means the date when the Member enrolls in the IDP.

"Renewal Date" means each annual anniversary of the Effective Date.

#### 1. DEFINITIONS APPLICABLE TO INDIVIDUAL PLANS

"Primary Member" "Member" and "you" means an individual person who has purchased IDP and is duly enrolled in compliance with the terms of enrollment. A Member must be at least 18 years of age and a citizen or legal resident of the country indicated in the home address during enrollment.

#### DEFINITIONS APPLICABLE TO COUPLE AND FAMILY PLANS

Some programs are available only to the Primary Member and others may also be available to some family members.

"Primary Member" means an individual person who has purchased IDP and is duly enrolled in compliance with the terms of enrollment. A Primary Member must be at least 18 years of age to purchase IDP and a citizen or legal resident of the country indicated in the home address during enrollment.

"Member" and "you" means a Primary Member, a Spouse/Domestic partner and any Dependent Children who are in compliance with the terms of enrollment in the IDP. A Member must be a citizen or legal resident of the country indicated in the home address during enrollment.

"Dependent Children" means unmarried children from the moment of birth, including natural children, stepchildren and adopted children primarily dependent upon the Primary Member for maintenance and support, and who are under age 19 or under age 25 if enrolled as a full-time student, or unmarried children regardless of age who are incapable of self-support because of a mental or physical disability. When a Dependent Children reaches age 25, he or she will no longer be eligible for services.

"Spouse" means a person who is married to the Primary Member.

“Domestic Partner” means the mentally-competent partner of a Primary Member, either of the same or the opposite sex who is at least 18 years of age and has met all of the following requirements for at least 6 months: i) resides with the Primary Member; and ii) shares financial assets and obligations with the Primary Member. We may require proof of the Domestic Partner relationship in the form of a signed and completed affidavit of domestic partnership.

## B. PREVENTION AND DETECTION PRODUCT SERVICES

IMPORTANT NOTICE: AS AN IDP MEMBER YOU ARE ENTITLED TO RECEIVE ANY OF THE IDP SERVICES LISTED BELOW THAT ARE INCLUDED IN YOUR IDP PROGRAM MEMBERSHIP PLAN. IN ORDER TO USE SOME SERVICES INCLUDED IN YOUR IDP MEMBERSHIP YOU MUST FIRST ACTIVATE THE INDICATED

SERVICES BY PROVIDING US OR OUR APPROVED THIRD PARTY SERVICE PROVIDERS WITH ADDITIONAL INFORMATION ABOUT YOURSELF. PROVIDING SUCH INFORMATION IS ENTIRELY OPTIONAL, BUT IF YOU CHOOSE NOT TO PROVIDE THE REQUESTED INFORMATION, SOME INCLUDED SERVICES WILL NOT BE AVAILABLE FOR YOU TO USE OR YOU MAY NOT BE ABLE TO RECEIVE ALL THE FEATURES OF INCLUDED SERVICES. ALL PERSONAL INFORMATION WE RECEIVE FROM YOU WILL BE TREATED AS CONFIDENTIAL AND WILL BE USED ONLY BY GGA AND ITS APPROVED SERVICE PROVIDERS TO HELP PROVIDE THE PRODUCT SERVICES YOU HAVE REQUESTED. FOR ADDITIONAL INFORMATION RELATING TO USE OF INFORMATION YOU PROVIDE IN CONNECTION WITH OUR PRODUCTS, PLEASE SEE OUR PRIVACY POLICY.

1. 24/7 Expertise: GGA’s U.S. based Identity Theft resolution specialists and online resources are available 24/7 to educate you about how identity theft occurs as well as provide tips to help keep your identity safe.
2. Identity Theft Protection Kit: GGA will provide you with an identity theft protection kit that explains many forms of identity theft and provides prevention advice and resolution resources. The kit also contains sample affidavit form as well as sample letter templates for filing disputes in cases of identity theft or fraud.
3. Preventative Education: GGA will provide online resources and phone assistance via GGA’s Identity Theft Resolution center to educate you on how identity theft occurs as well as protective measures anyone can take to limit their risk.
4. Online Identity Monitoring Dashboard (requires activation): We will provide an online monitoring dashboard to monitor your identity risk level, access Identity theft protection tips and respond to alerts from our online platform.
5. Monthly risk alert/newsletter: GGA will send you communications to keep you abreast of identityrelated threats that are commonly faced by consumers in today’s world as well as the services & protections you could utilize through your identity theft protection program.
6. Credit Monitoring, Report and Score (requires activation and is available only in select countries): If your IDP includes this Product, GGA will provide you with access to your credit report and credit score and will monitor your credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in your name.
  - 6.1 Credit Monitoring Services:
    - a. Credit Monitoring–1 Bureau (requires activation and is available only in select countries): Our credit monitoring services track your credit report at TransUnion® and alerts you of any changes that could indicate fraud (e.g., new credit inquiries, an address change, or a new credit account opened in our name). GGA will send alert notification emails and/or text messages anytime potentially unauthorized inquiries or suspicious activities on your credit file are detected so you can take immediate action to

minimize damage. You will be able to view alert details, close out any legitimate activity, or flag reports that need immediate attention. If you cannot successfully enroll in Credit Monitoring, you will be notified via email or/and via text message.

b. Credit Monitoring–3-Bureau (requires activation and is available only in select countries): If your IDP program includes this service, our credit monitoring services track your credit report at the three major credit bureaus, TransUnion®, Experian®, and Equifax®, and alerts you of any changes that could indicate fraud (e.g., new credit inquiries, an address change, or a new credit account opened in your name). GGA will send alert notification emails or/and text messages anytime potentially unauthorized inquiries or suspicious activities on your credit file are detected so you can take immediate action to minimize damage. You will be able to view alert details, close out any legitimate activity, or flag reports that need immediate attention. c. Credit Report and Score– 1 Bureau (requires activation and is available only in select countries): You will receive 24/7 online access to your credit report and credit score at TransUnion® to view the factors that affect your credit score and ensure that your credit history is accurate. d. Credit Report and Score– 3 Bureau (requires activation): If your IDP program includes this service, you will receive 24/7 online access to your credit report and credit score from all three major credit bureaus to view the factors that affect your credit score and ensure that your credit history is accurate. e. Monthly Credit Report and Score Refresh (requires activation and is available only in select countries): If your IDP program includes this service, we will keep regular tabs on updates to your credit score with our monthly credit report and score refresh (available on the first of every month) f. Credit Monitoring Alerts (requires activation and is available only in select countries): You will receive an alert if any changes to your credit profile are detected, such as:

- New credit inquiries
- An address change
- New credit account opened in your name

Notifications are sent via email or/and via text message so you can take immediate action to minimize damage should the activity be unauthorized. This service allows you to view alert details, close out any legitimate activity, or flag reports that need immediate attention.

g. One-time credit report and no credit score (requires activation and is available only in select countries). Some IDP programs may have this Product. If your IDP includes this Product, you will have access to a one-time credit report and you will not have access to your credit score. h. One-time credit report and one-time credit score (requires activation and is available only in select countries). Some IDP programs may have this Product. If your IDP includes this Product, you will have access to a one-time credit report and to a one-time credit score.

## 6.2 Credit Monitoring Services Conditions (Applicable to US IDP programs only)

a. Eligibility: Credit Monitoring is available to the Member who must be at least 18 years of age. b. Consent to Obtain Credit Information: By enrolling in the Credit Monitoring service, you certify that the information you have provided in connection with your account is

true and accurate. You agree that, by enrolling in Credit Monitoring, and each time you access your credit report or score, you are providing "written instructions" as set forth in the Fair Credit Reporting Act for TransUnion® to obtain your consumer credit report and score from a consumer reporting agency including but not limited to Experian®, TransUnion® and/or Equifax®. You also agree that, by enrolling in Credit Monitoring, you are providing "written instructions" as set forth in the Fair Credit Reporting Act for GGA to obtain your consumer credit report and score from a consumer reporting agency including but not limited to Experian®, TransUnion® and/or Equifax®, solely for the purpose of (i) attempting to authenticate your identity in the event you cannot successfully enroll in Credit Monitoring through the online enrollment process on the IPP, or (ii) in the event you are the victim of identity theft. GGA does not store your credit report or score or share that information with third parties. (TransUnion® is a registered trademark of TransUnion LLC., Experian® is a registered trademark of Experian Information Solutions, Inc. and Equifax® is a registered trademark of Equifax, Inc.) c. Service only Available if We Can Match:

If Credit Monitoring cannot match you with a consumer report or is otherwise unable to obtain your score, you will not be able to use this service until such time as you have built a credit history or otherwise corrected the matching error that has prevented us from obtaining your credit. d. Communications: You agree to receive in electronic form all other communications regarding Credit Monitoring services. As part of the Credit Monitoring service, we may send you alerts by email or/and text message. You consent to receive these communications. e. Right To Receive A Free Credit Report From AnnualCreditReport.com: Credit Monitoring provides access to your credit score and related information. However, it's important to know that, by law, you also have the right to free credit reports from AnnualCreditReport.com or by calling 877-322-8228, which is the authorized source under Federal Law for free credit reports. By law, you may obtain one free credit report from each of the three national credit reporting agencies (Experian, Equifax, and TransUnion) during any twelve-month period. For more information, go to: [consumerfinance.gov](http://consumerfinance.gov). f. Termination: We may terminate your access to Credit Monitoring at any time and for any reason without notice. If you close your account or your account charges off, we will terminate your access to Credit Monitoring.

## 7. IDENTITY MONITORING SERVICES

7.1 Identity Monitoring (requires activation to access your alerts): If your IDP includes this Product, you will receive access to Identity Monitoring ("Identity Monitoring"): Through its authorized provider, GGA provides internet searches to detect compromised credentials and potentially damaging use of your personal information, and alert you via email or/and text message so that you 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. Examples of types of alerts include:

a. Detect Pre-Existing Conditions: The identity monitoring service conducts a look-back, searching potentially compromised data to attempt to identify previously unknown incidents of identity theft. b. High Risk Transactions: This service monitors your high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. c. Compromised credentials: This service monitors your online credentials on sources such as hacker dump sites, the black market, hacktivist forums, file sharing portals, botnet exfiltration, data leaks and malware logs. If your username, email address, or passwords are found within a corporate data breach, on malicious third party botnets, or in criminal forums, we will alert you. d. Internet Black Market Surveillance: This service monitors the underground economy to uncover exposed, sensitive information to determine if your personal identifying information appears. Additionally, you will be notified of upcoming expirations associated with information you enter for monitoring. e. Identity Monitoring Alerts: Identity monitoring alerts are sent via email or/and text message when pieces of your identity are detected under suspicious circumstances so that you can take immediate action to minimize damage. When you log in, you can view alert details, close out any unwarranted alerts, or flag the ones that need immediate attention. f. Payday loan Monitoring: This service monitors for payday loan fraud, which is when a thief uses your identity to illegally obtain a payday loan, racking up debt in your name. g. Telecom Monitoring: This service, this service monitors for wireless, Voice Over Internet Protocol ("VOIP"), landline or prepaid mobile accounts newly opened and activated using your information. h. URL and Domain Monitoring: URL and Domain monitoring allows you to enter an up to 10 domain or url names related to your small business. This service will monitor the domain and url names for any compromised email addresses associated with the domain or url names and if compromised email addresses are found in a data breach, this service will alert you via email or/and text message and will provide information regarding the specific email address that was breached along with information about the date found and source (provided that this information is available).

## C. IDENTITY THEFT RESOLUTION PRODUCT SERVICES:

If your IDP includes Identity Theft Resolution Services, if you experience an identity theft incident ("Identity Theft") our Identity Theft Resolution services can help. Upon notification of an Identity Theft of a

Member and receipt of a duly completed and executed authorization form from the Member, we treat each Identify Theft as an emergency and will perform any or all of the following steps necessary to attempt to undo or prevent further damage to you:

1. 24/7/365 US Based Certified Identity Theft Resolution Specialists: Our team of Identity Theft Resolution Specialists is available 24/7 year-round to help resolve your Identity Theft incident and prevent further damage. Our Resolution Specialists have both Federal Credit Reporting Act (FCRA) and Certified Identity Theft Risk Management Specialist (CITRMS®) certifications.

2. Translation Services: We'll translate when necessary, such as when you're overseas and need help communicating with the local authorities in order to file a report of an Identity Theft incident. It is the responsibility of the Member to pay for any cost associated with the translation services.

3. Attempted Resolution: A representative of our company will perform the necessary tasks to attempt an identity resolution for you or a loved one on your plan (after a police report, limited power of attorney, and identity theft affidavit are completed and submitted).

4. ID Theft Affidavit Assistance and Submission: If your identity has been compromised, we'll provide you with a pre-populated identity Theft affidavit to dispute any fraudulent claims or activity. After assisting with its completion, we will submit it to the authorities, credit bureaus and creditors on your behalf.

5. Creditor Notification, Dispute and Follow-Up: In those countries where available, we'll contact your creditors' fraud departments with separate itemized account statements to dispute each fraudulent occurrence. We will also continue to follow-up until each matter has been properly handled keeping you notified throughout the process with a status report on a regular basis. 6. 3-Bureau Fraud Alert (Available only in the US): GGA will enhance your fraud protection by assisting with placing a fraud alert on your records at all three credit bureaus. GGA will assist with placing a fraud alert on your records at all three major credit bureaus to add a layer of protection from fraudulent activity. A fraud alert can be set by you directly with TransUnion via the IPP or directly with TransUnion or with the other credit bureaus. By setting up an Initial One Year Fraud Alert with TransUnion via the IPP, you will have a fraud alert with the other two credit bureaus. You may place a fraud alert provided you have a good faith suspicion that you are or are about to become a victim of identity fraud or related crime, including identity theft. Extended Fraud Alerts and Active Duty Fraud Alerts can only be set by you directly with TransUnion or with the other credit bureaus. Placing an Extended Fraud Alert or an Active Duty Fraud Alert with one credit bureau will not set it up with the other two. You have to place Extended Fraud Alerts or/and Active Duty Fraud Alerts with each credit bureau separately.

7. Inform Police/Legal Authorities: We'll assist you in reporting the fraudulent activity to the local authorities and we will forward a report of the fraudulent activity to creditors.

8. Locate Authorities Nearby: When you are away from home, we will assist in locating local authorities for you to report any incidents of fraudulent activity.

9. Lost Wallet Assistance: We'll assist with notifying the appropriate bank or issuing authority to assist you in canceling or replacing stolen or missing items such as credit/debit card, driver's license, Social Security card, or passport.

10. Medical Identity Theft Assistance: In those countries where available, we will, in the event you become the victim of medical identity theft, provide help with fraudulent medical claims placed in your name and medical care that was received fraudulently by another individual in your name. We will help you to ensure that healthcare, insurance claims and medical records are corrected and we will involve our in-house medical staff if necessary. If your identity is fraudulently used to obtain medical services and treatment, we'll work with your healthcare providers and insurers to attempt to resolve the issues, ensuring that your claims and medical records are corrected. We will involve our in-house medical staff if necessary.

#### D. SCAMASSIST™ RESEARCH SERVICE (Available only in select countries)

If your IDP includes this Product, GGA will attempt to help you determine if an offer or solicitation you have received is an apparent scam, is from a malicious source, or is otherwise unsafe to engage with. You will be entitled to open up to four (4) ScamAssist™ cases in any given calendar month.

In the ScamAssist™ Service, GGA resolution specialists research and attempt to determine whether the offer or solicitation you have received is an apparent scam, is from a malicious source, or is otherwise unsafe to engage with.

Members should be aware that no system used to detect scammers, malware or dangerous items is entirely successful or foolproof. Accordingly, Members who use ScamAssist™ and any findings and/or safety assessment provided to Members in the content of the email do so entirely at the Members' own risk.

GGA's ScamAssist™ services are provided to Members on an "AS IS" and "AS AVAILABLE" basis. Without limiting the foregoing, GGA AND ITS AFFILIATES, AGENTS, PARTNERS AND SUBSIDIARIES DISCLAIM ANY WARRANTIES, EXPRESS OR IMPLIED, OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT IN CONNECTION WITH SCAMASSIST.

GGA may use or rely upon third-party websites or resources to perform ScamAssist™. By using ScamAssist™, you acknowledge and agree that GGA is not responsible or liable for: (i) the availability or accuracy or effectiveness of such websites or resources; or (ii) the content, products, or services on or available from such websites or resources. Usage by GGA of such resources, or links to such websites or resources that may be found on the GGA website, does not imply any endorsement by GGA of such websites or resources or the content, products, or services available from such websites or resources. By using ScamAssist™, you acknowledge sole responsibility for and assume all risk arising from your reliance on GGA's findings based on GGA's use of any such websites or resources.

#### E. CANCELLATION POLICY:

The IDP membership may be cancelled by the Member. To cancel your IDP Program, please contact GGA, details provided in the upper right hand side area of the IDP website. Cancellation is effective immediately upon receipt of the telephonic or written request from the Member (the "Cancellation Date").

#### F. TERM:

The program is effective on the day of sale (the "Effective Date") and is active for one year or as long as you remain an eligible Mastercard cardholder and while the program is in effect. . Thereafter, on each anniversary of the Effective Date (each a "Renewal Date"), the IDP will renew automatically for additional one (1) year terms unless the Primary Member gives notice of his or her intention not to renew or if the Primary Member is no longer an eligible Mastercard cardholder or the IDP program is no longer in effect.

#### G. RENEWAL TERM:

After the Initial Term, the program renews automatically for additional one (1) year terms unless the Member gives notice of his or her intention not to renew before the Renewal Date or if the Primary

Member is no longer an eligible Mastercard cardholder or the IDP program is no longer in effect. GGA will send a renewal notice to the Member one month prior to the Renewal Date to inform him or her that the IDP membership will automatically renew.

#### H. LIMIT OF LIABILITY:

By enrolling in the IDP program and/or by using any of the services, you and any Member agree that the total and exclusive liability of GGA and its employees, officers, directors, attorneys, agents, assigns and third-party contractors (the "GGA Parties") to you for any claims, demands or damages relating to or

arising out of IDP, the provision of services or any failure to provide services, shall be limited, in the aggregate, to fifty dollars (U.S. \$50.00) ("Limit of Damages"). You, as Member agree to indemnify and hold the GGA Parties harmless for all damages, costs and expenses, including reasonable attorneys' fees and costs, incurred by GGA in or relating to any legal proceeding brought by or on behalf of you or any Member for any claim, demand or damages in excess of the Limit of Damages. To the maximum extent permitted by law, notwithstanding any other provision of these Terms and Conditions, in no event shall GGA be liable to you or to any Member for any exemplary or punitive damages, any remote or consequential damages or any damages not arising directly and proximately from the provision of services, regardless of whether or not such damages were reasonably foreseeable by GGA at the time of the provision of services or the Member's enrollment in the IDP program.

#### I. LIMITATIONS AND EXCLUSIONS:

1. Identity Theft(s) discovered by Members prior to enrollment in the IDP program are not eligible for services.
2. GGA does not guarantee that its intervention on behalf of the Member duly enrolled in the IDP will result in a particular outcome or that its efforts on behalf of the Member will lead to a result satisfactory to the Member.
3. GGA may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster, political instability or regulatory restrictions. GGA will attempt to assist a Member consistent with the limitations presented by the prevailing situation in the area.
4. Services cannot always be assured if conditions such as war, disaster or political instability render assistance Services difficult or impossible to provide. In such instances, Supplier reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit Supplier to fully provide Services or inclusion on an economic or trade sanction list (such as, but not limited to the U.S. Department of the Treasury's Office of Foreign Assets Control List).
5. GGA shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to labor disturbance and strike, rebellion, riot, civil commotion, war, terrorism, or uprising, nuclear accidents, natural disasters, acts of God, inclusion on an economic or trade sanction list or where rendering services is prohibited by local law or regulations.
6. (Applicable to US Programs only) Unless otherwise indicated, all credit scores furnished with our Products are TransUnion® Credit Scores. By this, we mean that all credit scores are prepared by TransUnion and make use of the TransUnion® VantageScore®3.0, which is a proprietary credit model developed by TransUnion®. Although the TransUnion® VantageScore® 3.0 is sometimes used by lenders, it is unlikely that your particular lender will use the TransUnion VantageScore®3.0. When prepared and delivered to you as part of the IDP, the TransUnion®VantageScore® 3.0 is provided solely to help you understand how lenders may evaluate your overall credit risk. Therefore, nothing in any of our Products is an endorsement or a determination of any person's qualification for a loan, or any other extension of credit.
7. (Applicable to US Programs only) Your use of the TransUnion® Credit Scores is subject at all times to all TransUnion terms and conditions, restrictions, and disclaimers. GGA assumes no responsibility of any kind for the completeness or accuracy of any TransUnion® Credit Score. GGA does not represent that the TransUnion® VantageScore® 3.0 is identical or similar to any other credit score or score model.
8. (Applicable to US Programs only) In the case of the TransUnion® VantageScore 3.0®, refer to TransUnion's Terms of Use at [click here](#).

9. (Applicable to US Programs only) MANY GOVERNMENT RECORDS ARE AVAILABLE FREE OR AT A NOMINAL COST FROM CERTAIN GOVERNMENT AGENCIES. IN ADDITION, CREDIT REPORTING AGENCIES ARE REQUIRED BY LAW TO GIVE YOU A COPY OF YOUR CREDIT RECORD UPON REQUEST AT NO CHARGE OR FOR A NOMINAL FEE. NONE OF THE PRODUCTS OFFERED THROUGH THIS SITE ARE INTENDED AS A SUBSTITUTE FOR THE CONSUMER CREDIT INFORMATION THAT MAY BE AVAILABLE TO YOU WITHOUT CHARGE. PRIOR TO PURCHASING ANY PRODUCT, YOU SHOULD VISIT [WWW.ANNUALCREDITREPORT.COM](http://WWW.ANNUALCREDITREPORT.COM) FOR FURTHER DETAILS REGARDING YOUR RIGHT TO OBTAIN A COPY OF YOUR CONSUMER CREDIT FILE.

10. EXCEPT FOR EXPRESS WARRANTIES, IF ANY, STATED IN THESE TERMS AND CONDITIONS, ANY SOFTWARE USED OR SERVICES PROVIDED IN CONNECTION WITH THE IDP AND ASSOCIATED PRODUCTS, IS PROVIDED "AS IS," WITH ALL FAULTS, AND THE ENTIRE RISK AS TO SATISFACTORY QUALITY, PERFORMANCE, ACCURACY, AND EFFORT IS WITH YOU, THE USER. IN ADDITION, GGA EXPRESSLY DISCLAIMS ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND SUITABILITY FOR YOUR INTENDED PURPOSES.

11. Note: some creditors may require Members to provide their authorization over the telephone before our Resolution Specialists can begin to work with the creditor directly in resolving an identity theft case.

#### J. GOVERNING LAW AND JURISDICTION:

These Terms shall be deemed to be made in the State of Maryland and shall in all respects be interpreted, construed and governed by and in accordance with its laws without application of conflicts of law provisions. For any disputes arising out of the Terms, the parties irrevocably submit to the jurisdiction of the local and federal courts of the State of Maryland, which shall serve as the exclusive forum for the purposes of any suit, action or other proceeding, except for a suit by GGA seeking injunctive relief, which GGA may pursue in any appropriate forum.

#### K. SPECIAL PROVISIONS PERTAINING TO COUPLE AND FAMILY PLANS (Applicable to Couple and Family Plans only)

##### Couple Plan.

The GGA Couple Plan allows the Primary Member to purchase a single membership that enables their Spouse or Domestic Partner to enjoy the Plan benefits. Although the Primary Member may pay for their Spouse or Domestic Partner to be in the Couple Plan, each Member of the Plan must separately enroll in the Plan by providing their own email address and other identifying information to access the Couple Plan benefits. Each Member will have their own login and password. Neither Member in a Couple Plan is allowed to access the personal information of the other Member and all notifications, alerts and monitoring information will be sent only to the email address or telephone number (if sent via text message) provided by the individual Member at the time such Member signs up for IDP services.

##### Family Plan.

The GGA Family Plan allows the Primary Member to purchase a single membership that enables their Spouse or Domestic Partner to enjoy the Plan benefits. In addition, the Family Plan allows the Primary Member to monitor up to six (6) of their Dependent Children by means of the "Child Monitoring" Product feature of the Plan. Information pertaining to minor Dependent Children will be associated with and viewable on the Primary Member's account. Dependent Children between the ages of 18 -24 may be enrolled under the Family Plan only as adult Members with their own email, login and password, and their information will not be viewable by the Primary Member. When a Dependent Child reaches age 25, he or she will no longer be eligible for services.

##### Enrollment of Minor Children in Family Plan.

As part of your Family Plan membership, you are entitled to enroll Dependent Children. You may enroll Dependent Children under the age of 18 for whom you are the legal parent or guardian by providing required information including, but not limited to, a valid Social Security number and date of birth for each of your minor children, and supporting documentation as requested. When a Dependent Child turns 18, you will be notified to provide an email for that child and your access to the child's information will be blocked. A Dependent Child 18 years and older must set up their own password and login to retrieve their information.

#### Further Certifications or Documents May Be Required.

We will provide information about a minor child only to a Primary Member who is also the minor child's parent or legal guardian. By enrolling any minor child, you must certify that each such child is under the age of eighteen (18) years of age and you are the parent or legal guardian of each minor child whom you have named on the enrollment forms. We may also require further documentation regarding your status as parent or legal guardian prior to releasing certain information to you. YOU ACKNOWLEDGE AND AGREE THAT IT IS ILLEGAL FOR ANYONE TO OBTAIN PERSONAL INFORMATION CONCERNING A MINOR CHILD FOR WHOM THEY ARE NOT THE PARENT OR LEGAL GUARDIAN AND YOU FURTHER ACKNOWLEDGE AND AGREE THAT YOUR ENROLLMENT OF YOUR MINOR CHILD REQUIRES US TO OBTAIN INFORMATION ABOUT YOUR CHILD AND THAT ANY INFORMATION ABOUT YOUR MINOR CHILD THAT

YOU OBTAIN FROM US WILL BE USED SOLELY FOR THE PURPOSE OF ASSISTING YOU IN PROTECTING YOUR MINOR CHILD AGAINST ACTUAL, SUSPECTED OR POTENTIAL FRAUD.

#### Automatic Suspension.

When a Dependent Child turns 18, you will be notified to send a link to your child to enroll with that child's own email, login and password under the Family Plan. On the child's 18th birthday, your access to the child's information will automatically cease and all Child Monitoring will automatically cease on that date. Once this occurs, you will no longer be eligible to receive monitoring of any sort regarding that child. If your Dependent Child proceeds to enroll under the Family Plan as an adult, they may continue to receive the Family Plan Product for as long as they remain an eligible Dependent Child and your Family Plan stays in effect.









