

Your Guide to Protection Benefits

Effective date: May 12, 2024

Important information. Please read and save.

This Guide to Benefits contains detailed information about the benefits you can access as a World Elite Mastercard® Cardholder. This Guide supersedes any guide or program description you may have received earlier.



Travel Benefits



Key Terms	3
MasterRental Coverage	6
Common Carrier Trip Cancellation and Trip Interruption	12
Trip Delay	16
Lost or Damaged Luggage	18
Legal Disclosures	21

For more information on any of the Travel Benefits listed above, call the Mastercard Assistance Center at 1-833-251-6404 (24/7). For outside the U.S., call 1-669-288-7027 (For TTY: We accept 711 or other Relay Service) or visit cardbenefits.citi.com.

Shopping Benefits



Key Terms	24
Damage & Theft Purchase Protection	25
Extended Warranty	28
Additional Terms	30

For more information on any of the Shopping Benefits listed above, call Virginia Surety Company, Inc. at 1-866-918-4670 or call collect internationally at 1-312-356-7839 (For TTY: We accept 711 or other Relay Service). Monday – Sunday, 8 a.m. – 12 a.m. ET or visit cardbenefits.citi.com

Travel Benefits

Key Terms

Throughout this document, you and your refer to **Cardholder** and any other person that qualifies as a beneficiary under the plan. We, us, and our refer to New Hampshire Insurance Company, an AIG Company, New York, NY.

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

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

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

Actual Cash Value means the amount a **Rental Vehicle** is determined to be worth based on its market value, age, and condition at the time of loss.

Administrator means Sedgwick Claims Management Services, Inc. You may contact the **Administrator** if you have questions regarding this coverage or would like to make a claim. The **Administrator** may be reached by phone at 1-833-251-6404 (For TTY: We accept 711 or other Relay Service).

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

Cardholder means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing who is a U.S. citizen or a legal resident of the U.S. or a U.S. territory, including the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, and the Northern Mariana Islands.

Carry-on Luggage means an **Eligible Person's** suitcases, luggage, or other containers specifically designed for carrying personal belongings that the **Eligible Person** personally carries onto a **Common Carrier** and for which he or she retains responsibility during a **Covered Trip**.

Checked Luggage means an **Eligible Person's** suitcases, luggage, or other containers specifically designed for carrying personal belongings that the **Eligible Person** checks with and transfers to a **Common Carrier** during a Covered Trip and for which a claim check has been issued to the **Eligible Person** by the **Common Carrier**.

Common Carrier means any air, land, or water conveyance operating under a valid license for the transportation of passengers for hire and for which a ticket or other type of fare must be purchased prior to commencing travel. **Common Carrier** does not include taxis, limousine services, commuter rails or commuter bus lines, personal automobiles, or rental cars.

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

Covered Territory means any country, commonwealth, protectorate, or political division in which a **Rental Vehicle** is taken possession by an **Eligible Renter**.

Damage means broken parts or material or structural failures that cause an item to no longer perform its intended function in normal service.

Domestic Partner means a person who can provide documentation of registration of a **Domestic Partner** relationship with another person pursuant to state, county, or municipal provision or who meets all of the following qualifications: (1) Has resided with his or her partner continuously for at least six (6) months in a sole-partner relationship that is intended to be permanent; (2) is not married to any other person; (3) is at least eighteen (18) years old; (4) is not related to his or her partner by blood closer than would bar marriage per state law; and (5) is financially interdependent with his or her partner as can be documented by copies of joint home ownership or lease, common bank accounts, credit cards, investments, or insurance.

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

Eligible Person means a **Cardholder** and his or her **Family Members** who charge the full amount of a **Covered Trip** to the **Cardholder's Covered Card**.

Eligible Renter means a **Cardholder** or his or her spouse who charges the entire cost of a **Rental Vehicle** to the **Cardholder's Covered Card** and who is named as the primary driver on the **Rental Car Agreement** for the **Rental Vehicle**.

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

Family Member means a person's spouse, **Domestic Partner**, and unmarried children up to age nineteen (19) (or under age twenty-six (26) if enrolled as a full-time student at an accredited institution).

Group Policy means the Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

Lost means **Checked Luggage** or **Carry-on Luggage** (including personal property contained within) that is missing for ten (10) consecutive days after an **Eligible Person** departs from a **Common Carrier** during a **Covered Trip** and whose whereabouts are unknown to the **Eligible Person** or the **Common Carrier**.

Malicious Vandalism means the wanton, reckless, and mischievous destruction of any part or all of the **Rental Vehicle** by parties unknown to an **Eligible Renter** under circumstances that prevent the **Eligible Renter** from exercising due diligence with regard to the protection of the **Rental Vehicle**.

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

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

Reasonable and Customary Charge means a charge customarily made by other vendors/providers for a given service in the same geographic area and reflects the complexity of the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provider to repair the damaged vehicle as measured by the ratio of total repair time to total time the vehicle is in the vendor/provider's possession.

Rental Car Agreement means the entire agreement or contract that an **Eligible Renter** signs and receives when renting a **Rental Vehicle** from a rental car agency that describes in full all of the terms and conditions of

the rental, as well as the responsibilities of all parties under the contract.

Rental Vehicle means a land motor vehicle with four (4) or more wheels that an **Eligible Renter** rented for the period of time shown on the **Rental Car Agreement**. Refer to Section D of the **EOC** for further exclusions and limitations.

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

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

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

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

MasterRental Coverage

Evidence of Coverage (EOC)

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

A. To receive coverage:

- The **Eligible Renter** must be named as the primary driver on the **Rental Car Agreement**.
- The **Eligible Renter** must take possession of the **Rental Vehicle**.
- The **Eligible Renter** must decline the full collision/damage waiver or similar option offered by the rental car company.
- The **Eligible Renter** must pay the entire cost of the **Rental Vehicle** (tax, gasoline, and airport fees are not considered rental charges) with your **Covered Card** or in combination with your **Covered Card** and accumulated points on your **Eligible Account**. If the rental car company requires a payment method to secure or to reserve the **Rental Vehicle** for the rental period, the **Eligible Renter** must secure, reserve, hold, or deposit the entire transaction for the **Rental Vehicle** to your **Covered Card**.
- If the **Eligible Renter** rents the **Rental Vehicle** at a reduced cost because of his or her participation in a coupon program, such as a rental company

promotion/discount or an airline mileage points program, the entire transaction must be reserved and charged to your **Covered Card** and at least one (1) full day of rental must be billed to your **Covered Card**.

- If the **Eligible Renter** rents a **Rental Vehicle** under a **Rental Car Agreement** that is provided as part of a travel package or similar package or service, the **Eligible Renter** must charge the entire package of services to your **Covered Card**.

B. The kind of coverage you receive:

We will reimburse an **Eligible Renter** for covered losses to a **Rental Vehicle** in a **Covered Territory** caused by the following: (1) Collision with another object; (2) the **Rental Vehicle's** overturn; (3) **Malicious Vandalism**; (4) theft; or (5) other physical damage to the **Rental Vehicle**. Coverage is provided for the lesser of the following amounts:

- The contractual liability assumed by the **Eligible Renter** with the owner of the **Rental Vehicle**;
- The **Actual Cash Value** of the **Rental Vehicle**;
- The actual repair amount;
- The **Reasonable and Customary Charges** of repair and replacement;
- Wholesale market value less salvage and depreciation; or
- The rental agency's purchase invoice less salvage and depreciation.

This coverage also reimburses the **Eligible Renter** for the following expenses caused by or arising directly from a covered loss:

- **Reasonable and Customary Charges** for up to two (2) tows from the scene of the loss incident to the nearest qualified repair facility.
- Rental charges for a reasonable period while the **Rental Vehicle** is being repaired.
- Up to \$500 of valid loss-of-use charges imposed by the rental company for the period of time the **Rental Vehicle** is out of service. The charges must be substantiated by the rental company's fleet utilization log.

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

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

C. Who is covered:

No person or entity other than the **Eligible Renter** has any legal or equitable right, remedy or claim for insurance proceeds and/or damages under or arising out of this coverage. Coverage is extended to losses incurred by a person other than the **Eligible Renter** if that person is an authorized driver per the terms of the **Rental Car Agreement**.

Coverage ends on the earliest of: The date an **Eligible Renter** no longer qualifies as an **Eligible Renter**; the date the **Eligible Renter** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

D. Excluded Vehicles:

Rental Vehicles do not include and coverage is not extended to the following:

- Vehicles not required to be licensed;
- Full-size vans mounted on truck chassis, trucks, pickups, campers, trailers, motorcycles, motorbikes, mopeds, recreational vehicles and any other vehicle having fewer than four (4) wheels;
- Antique cars (meaning cars that are more than twenty (20) years old or have not been manufactured for at least ten (10) years);
- Limousines;
- Expensive, high performance, off-road or exotic cars including but not limited to Aston Martin, Bentley, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce;
- Vehicles that have an open cargo bed;
- Sport utility trucks (vehicles that have been or can be converted to an open flatbed truck, including but not limited to the Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).

Coverage is provided only for those vans manufactured and designed to transport a maximum of eight (8) passengers and that are used exclusively to transport people. Coverage includes minivans and sport utility vehicles that are designed to accommodate eight (8) passengers or fewer and that are intended for bound surfaces.

Unavailable Vehicles. If an **Eligible Renter** reserves a **Rental Vehicle** that is otherwise eligible for coverage under the **Group Policy** and the rental car agency validates that no such **Rental Vehicle** was available to the **Eligible Renter** at the time of his or her scheduled pickup, coverage will be provided for the following vehicles under the terms and conditions of this coverage: Trucks, pickups, vehicles with an open cargo bed, or sport utility trucks.

E. Coverage limitations:

1. **Rental Period.** An **Eligible Renter's** coverage is limited to rentals which neither exceed nor are intended to exceed thirty-one (31) consecutive days within the **Eligible Renter's** domiciled country and thirty-one (31) consecutive days outside of the **Eligible Renter's** domiciled country.
2. Coverage is not available (1) when the **Eligible Renter** has personal automobile insurance and lives in a state under whose law such coverage automatically provides coverage of rental autos, including waiver of any collision damage deductible, or (2) where generally prohibited by law.
3. This benefit only applies to consumer card accounts.

F. What is NOT covered:

- The cost of any insurance or collision damage waiver offered by or purchased through the car rental company.
- Personal liability.
- Inherent vice or damage.
- Confiscation by authorities.
- Loss or damage as a result of the **Eligible Renter's** lack of reasonable care in protecting the **Rental Vehicle** before or after damage occurs (such as leaving the vehicle running and unattended).
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Leases or mini leases.
- Indirect or direct damages or losses of any nature, whether in tort or contract or based on any theory of liability, in any civil action or other legal proceeding arising from or related to a covered claim.

- Loss resulting or arising from any violation of the **Rental Car Agreement** or the **Group Policy**.
- Loss due to the **Eligible Renter's** intentional acts, racing or reckless driving, or loss due to driving under the influence of alcohol, intoxicants, or drugs.
- Subsequent damages resulting from a failure to protect the **Rental Vehicle** from further damage.
- Losses due to illegal activity or during the shipment of contraband.
- Any loss that occurs while the **Rental Vehicle** is off-road or located on an unpaved surface or a surface that is not a regularly maintained state or government road.
- Loss due to hostility of any kind, including war, invasion, rebellion, insurrection, riot, or civil commotion.
- Any loss involving the **Rental Vehicle** being used for hire, for commercial use, or as a public or livery conveyance, such as use for Uber or Lyft.
- Theft or damage to unlocked or unsecured vehicles.
- Wear and tear, gradual deterioration, and mechanical or electrical breakdown unless caused by other loss covered by the **Group Policy**.
- Any obligation that the **Eligible Renter** assumes under any agreement other than what is specifically covered under the **Rental Car Agreement** or his or her personal auto policy or other indemnity policy.
- Injury of anyone or damage to anything other than the **Rental Vehicle**.
- Loss or theft of personal belongings from the interior or exterior of a **Rental Vehicle**.
- Items not installed by the original manufacturer.
- Damage to windshields that is not the result of a collision or roll-over. Damage to a windshield may be covered if such damage is due to road debris or road hazard and takes place while the **Rental Vehicle** is the **Eligible Renter's** responsibility.
- Vehicle keys or portable Global Positioning Systems (GPS).
- Blowouts or tire/rim damage if not caused by theft, vandalism, or vehicle collision.
- Depreciation of the **Rental Vehicle** caused by the incident, including but not limited to "diminished value" (administrative or other fees charged by the rental company).
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- Charges for gasoline or airport fees.

G. How to file a claim:

- Visit www.mycardbenefits.com or call 1-833-251-6404 (For TTY: We accept 711 or other Relay Service) to open a claim. The **Eligible Renter** must report the claim within sixty (60) days from the date of loss or the claim may not be honored (not applicable to residents of certain states, a list of which is on file with the **Administrator**). The **Eligible Renter** must also do the following:
 - Report the loss to the police;
 - Permit us to inspect and appraise the damaged property before its repair or disposition; and
 - Do what is reasonably necessary after loss to protect the **Rental Vehicle** from further loss.
- **The Eligible Renter may choose to assign his or her benefits under this insurance program to the rental agency from which he or she rented the Rental Vehicle. Please contact our Administrator for further details.**
- Submit written proof of loss within one hundred eighty (180) days of the date of the incident or the claim may not be honored. Failure to provide such proof within the required time will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required. Required documentation may include the following:
 - **Rental Vehicle** charge receipt or statement.
 - The **Rental Car Agreement** for the **Rental Vehicle**.
 - Copy of the **Eligible Person's** valid driver's license.
 - Copy of the declaration's page of any primary vehicle insurance or other valid insurance or coverage.
 - A copy of the police report when the **Rental Vehicle** is stolen, vandalized, or involved in a multi-vehicle collision or a collision that requires the vehicle to be towed or makes the vehicle un-drivable.
 - Itemized repair estimate from a certified collision repair facility.
 - Copy of the rental company promotion/discount, if applicable.
 - Copy of the vehicle rental location class specific fleet utilization log, if loss-of-use charges are being claimed.
 - Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

H. Payment of claims:

All benefits payable for any loss will be paid immediately to the **Eligible Renter** — or to the **Eligible Renter's** estate in the case of death — upon receipt of due written proof of such loss.

Common Carrier Trip Cancellation and Trip Interruption

Evidence of Coverage (EOC)

Refer to Key Terms for the definitions of you, your, we, us and our, and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below. Key terms specific to Common Carrier Trip Cancellation and Trip Interruption:

- **Covered Trip** means a period of round-trip travel to one (1) or more destinations other than an **Eligible Traveler's** place of residence at the time of departure where: (1) The **Eligible Traveler** departs by **Common Carrier** to begin the period of round-trip travel; (2) the period of round-trip travel ends when the **Eligible Traveler** returns by **Common Carrier** to the place of departure; (3) the period of round-trip travel does not exceed three hundred sixty-five (365) days away from the **Eligible Traveler's** place of residence at the time of departure; and (4) the **Eligible Traveler** charges the full amount of the cost of transportation by **Common Carrier(s)** to your Covered Card. The period of round-trip travel may consist of roundtrip, one-way, or combinations of roundtrip and one-way tickets with **Common Carrier(s)**.

A. To get coverage:

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

B. Covered Losses:

- Covered Losses include **Trip Cancellations** or **Trip Interruptions** that result from **Accidental Bodily Injury** or loss of life or **Sickness** of an **Eligible Traveler** or a **Family Member** of an **Eligible Traveler**.

C. The kind of coverage you receive:

Trip Cancellation

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

Trip Interruption

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

Term of Coverage:

- Coverage begins on the date the **Covered Trip** was purchased and ends immediately at the time the **Covered Trip** is completed.
- An **Eligible Traveler's** coverage terminates on any of the following dates: The date the **Eligible Traveler** is no longer eligible to participate; the date the **Eligible Account** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

Coverage Limitations:

- The maximum benefit amount is \$5,000 per **Covered Trip** and \$10,000 per **Eligible Account** per twelve (12) consecutive month period.
- Coverage is secondary to and in excess of any other applicable insurance or benefit available to the **Eligible Traveler** including benefits provided by the **Common Carrier**, such as exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers. In no event will this coverage apply as contributing insurance. This "noncontribution" clause will take precedence over the "noncontribution" clauses found in other insurance or indemnity language. Coverage is not available in states where prohibited.

D. What is NOT covered:

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

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

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

E. How to file a claim:

- Visit **www.mycardbenefits.com** or call 1-833-251-6404 (For TTY: We accept 711 or other Relay Service) to open a claim. You must report the claim within sixty (60) days of the Covered Loss or the claim may not be honored. You must also notify the **Common Carrier** and complete its claim procedures.
- You must furnish written proof of loss to us within one hundred eighty (180) days after the date of your loss. Required documentation may include the following:
 - Copies of your **Common Carrier** tickets.
 - **Covered Card** billing statement showing the charge for the **Covered Trip**.
 - Proof of the Covered Loss, as applicable, **Physician** orders, etc.
 - Copy of the cancellation policy of the **Common Carrier**.
 - Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

Trip Delay

Evidence of Coverage (EOC)

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below. Key terms specific to Trip Delay:

- **Covered Trip** means a period of round-trip travel to one (1) or more destinations other than an **Eligible Traveler's** place of residence at the time of departure where: (1) The **Eligible Traveler** departs by **Common Carrier** to begin the period of round-trip travel; (2) the period of round-trip travel ends when the **Eligible Traveler** returns by **Common Carrier** to the place of departure; (3) the period of round-trip travel does not exceed three hundred sixty-five (365) days away from the **Eligible Traveler's** place of residence at the time of departure; and (4) the **Eligible Traveler** charges the full amount of the cost of transportation by **Common Carrier(s)** to your **Covered Card**. The period of round-trip travel may consist of round-trip, one-way, or combinations of round-trip and one-way tickets with **Common Carrier(s)**.

A. To get coverage:

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

B. Covered Losses:

- Covered Losses include **Covered Trip** delays that result from the following:
 1. Inclement weather, which prevents a reasonable and prudent person from traveling or continuing on a **Covered Trip** (e.g., severe weather that delays the scheduled arrival or departure of a **Common Carrier**);
 2. A **Common Carrier's** equipment failure, as documented by the **Common Carrier**; or
 3. Lost or stolen passports or travel documents.

C. The kind of coverage you receive:

- Coverage is provided that reimburses an **Eligible Traveler** for reasonable additional expenses (including but not limited to meals, lodging, toiletries, medication, and other personal use items) incurred for a **Covered Trip** that is delayed more than six (6) hours, if the **Covered Trip** delay is caused by a Covered Loss.

Term of Coverage:

- Coverage begins on the date the **Covered Trip** was purchased and ends immediately at the time the **Covered Trip** is completed.
- An **Eligible Traveler's** coverage terminates on any of the following dates: The date the **Eligible Traveler** is no longer eligible to participate; the date the **Covered Card** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

Coverage Limitations:

- Coverage is limited as follows:
 - \$500 per **Covered Trip**; and
 - Two (2) claims per **Eligible Account** per twelve (12) consecutive month period.
- Coverage is secondary to and in excess of any other applicable insurance or benefit available to the **Eligible Traveler** including benefits provided by the **Common Carrier**, such as exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers. In no event will this coverage apply as contributing insurance. This “noncontribution” clause will take precedence over the “noncontribution” clauses found in other insurance or indemnity language. Coverage is not available in states where prohibited.
- Losses where the **Common Carrier** is a helicopter are NOT covered.

D. How to file a claim:

- Visit www.mycardbenefits.com or call 1-833-251-6404 (For TTY: We accept 711 or other Relay Service) to open a claim. You must notify the **Administrator** of your claim within sixty (60) days of the Covered Loss, or the claim may not be honored.
- Upon receipt of notice of your claim, we will furnish you with such instructions as are usually furnished by us for filing proof of loss.
- You must furnish written proof of loss to us within one hundred eighty (180) days after the date of your loss. Failure to file such proof within the time required will not invalidate or reduce your claim if it was not reasonably possible to give proof within such time, provided you furnish such proof as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time

proof is otherwise required. Required documentation may include the following:

- o A statement from the **Common Carrier** that the Covered Trip was delayed.
- o Your charge receipt.
- o Copies of your Common Carrier tickets.
- o Receipts for travel expenses.
- o Any other information that may be reasonably requested by us to support your claim.

Lost or Damaged Luggage

Evidence of Coverage (EOC)

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below. Key terms specific to Lost or Damaged Luggage:

- **Covered Trip** means a trip for which an **Eligible Person** charges the full amount of the cost of transportation by **Common Carrier** to his or her **Covered Card** or in combination with his or her Covered Card and accumulated points on his or her **Eligible Account**.

A. The kind of coverage you receive:

- This coverage reimburses an **Eligible Person** for his or her **Checked Luggage** or **Carry-on Luggage** (including certain contents) that is permanently **Lost** or **Damaged** during a **Covered Trip**. This coverage pays the difference between the value of the amount claimed by the **Eligible Person** and any amount available to the **Eligible Person** from the **Common Carrier** or any other valid and collectible insurance benefits, up to the maximum amount per claim.
- An **Eligible Person's** coverage for **Checked Luggage** begins when the **Eligible Person** checks the luggage with the **Common Carrier** during a **Covered Trip** (including curbside check-in with authorized personnel) and ends when the **Eligible Person** regains possession of the **Checked Luggage** from the **Common Carrier**.
- An **Eligible Person's** coverage for **Carry-on Luggage** begins when the **Eligible Person** carries the luggage onto the **Common Carrier** during a **Covered Trip** and ends immediately at the time of the **Eligible Person's** departure from the **Common Carrier** with the **Carry-on Luggage**.

- An **Eligible Person's** coverage terminates on any of the following dates: The date the **Eligible Person** is no longer eligible to participate; the date the **Covered Card** is defined as ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

B. Coverage limitations:

- Coverage is limited to the lesser of the following per claim: (1) The actual purchase price of the item; (2) the actual cash value of the item at the time it is **Lost** or **Damaged** with a deduction for depreciation; or (3) the cost to replace the item.
- Coverage is limited to a maximum amount of \$3,000 per **Covered Trip**. For New York residents only, coverage is limited to a maximum amount of \$2,000 per bag per **Covered Trip**.
- Coverage is limited to two (2) claim(s) per **Eligible Account** per twelve (12) consecutive month period.
- If a covered loss consists of items in a pair or set, this coverage will not pay more than the cost of any particular part or parts that may be **Damaged** or **Lost**, unless the items are unusable individually or cannot be replaced individually.
- Coverage is secondary to and in excess of any amount available to the **Eligible Person** from the **Common Carrier** or any third party, including any other applicable insurance or coverage. In no event will this coverage apply as contributing insurance. This noncontribution clause will take precedence over a similar clause found in other insurance or indemnity language.
- Coverage is not available in states where prohibited.

C. What is NOT covered:

- Loss or damage of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.
- Loss or damage resulting from any dishonest, fraudulent, or criminal act committed or arranged by the **Eligible Person**.
- Loss resulting from war or hostilities of any kind (including invasion, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- Loss resulting from contamination by radioactive or hazardous substances, including mold.

- Sporting equipment or musical instruments, unless checked in as **Checked Luggage** with the **Common Carrier** and for which a claim check has been issued.
- Electronic equipment (including laptops, PDAs, and video/film cameras).
- Eyeglasses, contact lenses, sunglasses, hearing aids, artificial teeth, dental bridges, or prosthetic limbs.
- Money, securities, credit cards, checks, traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, silverware, furs, plants, shrubs, perfume, jewelry, art, rugs and carpets, animals, or household furniture.
- Defective material or workmanship, ordinary wear and tear or normal deterioration.
- Loss or damage where the **Common Carrier** completely denies a claim for **Checked** or **Carry-on Luggage**.
- Items excluded under the Common Carrier's coverage (except Carry-on Luggage).
- Loss or damage where the **Common Carrier** pays the claim in full or repairs the damage.
- Interest or conversion fees that are charged to your **Covered Card** by the financial institution.
- Loss or damage of luggage or personal property if transportation is provided by a helicopter.

D. How to file a claim:

- The **Eligible Person** must notify the **Common Carrier** and complete its claim procedures within twenty-four (24) hours of the loss.
- Visit www.mycardbenefits.com or call 1-833-251-6404 (For TTY: We accept 711 or other Relay Service) to open a claim. The **Eligible Person** must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit written proof of loss within one hundred eighty (180) days of the date of incident or the claim may not be honored. Failure to file such proof within the time required will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required. Required documentation may include the following:
 - Receipt showing the purchase of **Common Carrier** tickets.
 - Statement showing the purchase of **Common Carrier** tickets.

- o Copy of initial claim report submitted to the **Common Carrier**.
- o **Covered Card** travel point program statement showing the **Common Carrier** ticket was paid for with redeemed points.
- o Report from police, if applicable.
- o The result of any settlement by the **Common Carrier**.
- o Receipts showing that the **Eligible Person's** luggage or personal property has actually been repaired or replaced.
- o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

Legal Disclosures

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

Benefits are provided to you, the **Cardholder**, at no additional charge.

Insurance benefits are provided under a **Group Policy** issued by New Hampshire Insurance Company, an AIG company. These Guide to Benefits are summaries of any insurance benefits provided to you and are governed by the controlling **Group Policy** or Master Agreement, as applicable.

Effective date of benefits: Effective May 12, 2024, these Guide to Benefits replace all prior disclosures, program descriptions, advertising, and brochures issued by any party. The master group policy or contract holder and the applicable insurer or obligated entity reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The **Group Policy** or Master Agreement holder can cancel these benefits at any time or choose not to renew the insurance benefits for all **Covered Cards**. If these benefits are cancelled, you will be notified in advance. Benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to U.S. issued **Covered Cards**. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, proceeds, and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled.

However, benefits will still apply for any benefit you were eligible for prior to the date that your Covered Card is suspended or cancelled, subject to the terms and conditions of coverage.

Legal Action: No action at law or in equity may be brought to recover under these benefits prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the benefit requirements. No such action may be brought after the expiration of three (3) years from the time written proof of loss is required to be furnished.

Transfer of rights or benefits: The **Group Policy** and Master Agreement are not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as a beneficiary to obtain coverage under the benefits, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as a beneficiary does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any covered loss or damage.

Subrogation: If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Sanctions: We shall not be deemed to provide coverage, and we shall not be liable to pay any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim, or provision of such benefit would expose us, our parent company, or our ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.

Salvage: If your loss involves an item that is not repairable, we may request you to send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

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

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the **Group Policy** or Master Agreement, the **Group Policy** or Master Agreement shall control. Provision of services is subject to availability and applicable legal restrictions. Representations or promises made by anyone that are not contained in the **Group Policy** or Master Agreement are not part of your coverage.

Washington Residents: For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The **EOC**, Key Terms, and Legal Disclosures are the entire agreement between you and us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Benefits and the **Group Policy** or Master Agreement, the Guide to Benefits shall control.

For more information, call
1-833-251-6404 or 1-669-288-7027 outside the U.S.
(For TTY: We accept 711 or other Relay Service).

Visit our website at cardbenefits.citi.com.



©2024 Mastercard.

Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

9292_Premier World Elite

Shopping Benefits

This Guide to Protection Benefits (“Guide”) includes important details about the benefits that come with Your card at no additional cost. When a purchase does not work out so well, We may be able to help. Read ahead to learn how Your card can protect You — then keep this Guide in a safe place so You know how to make the most of Your benefits when You need them.

The benefits, as described in this Guide, are effective on or after the effective date of this Guide and replace any other program description You may have received earlier.

Key terms

- **You or Your** means the person who applied to open a Citi® credit card account or an Authorized User. It also means any other person responsible for complying with the conditions of these benefits. Specifically, We note in the benefit descriptions when the meaning of “You” or “Your” is expanded to include any additional people.
- **Citi** means Citibank, N.A., the issuer of Your credit card account.
- **Citi Card** means a credit card issued by Citi that provides You the benefits described in this Guide.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for Your Citi Card.
- **Authorized User** means any person You allow to use Your Citi Card account and who was issued a Citi Card.

In order for purchases made with ThankYou® Points to be eligible for coverage, You must redeem Your ThankYou Points for the purchase directly. ThankYou Points redeemed for gift cards are not eligible for coverage.

Citi and the insurer reserve the right to change the benefits and features of these programs at any time with notice.

Receipt of this Guide does not guarantee coverage or coverage availability.

1-866-918-4670 (For TTY: We accept 711 or other Relay Service) or call collect internationally at 1-312-356-7839 Monday – Sunday, 8 a.m. – 12 a.m. ET.



Damage & Theft Purchase Protection

Shop with more confidence —
You may be covered if Your purchase
is damaged or stolen.

If an item is purchased with Your Citi® Card and/or ThankYou® Points and is damaged or stolen within 90 days of purchase or delivery of the item, whichever is first, We may repair it or reimburse You up to the amount paid with Your Citi Card and/or ThankYou Points. You are covered for up to \$10,000 per Incident, up to \$50,000 per year, per Citi Card account.

To be eligible for coverage, You must pay for the item at least in part with Your Citi Card and/or ThankYou Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per Incident.

How Long are You Covered?

Within 90 days of purchase or delivery of the item, whichever is first.

Maximum Coverage per Incident

Coverage is limited to the lesser of the following:

- \$10,000
- The amount charged to the Citi Card (including ThankYou Points)

Maximum Coverage per Calendar Year per Account

\$50,000

Incident means the event or occurrence when the item(s) was damaged or stolen.



The coverage provided by this benefit is secondary.

This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Damage & Theft Purchase Protection does cover deductibles You may have to pay under Your other insurance policies.

> What's covered

Purchases made by You using Your Citi® Card and/or ThankYou® Points.

> What's not covered

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Items that can spoil or are consumable and need to be replaced after they have been used for a period of time such as food, fuel, batteries, medications, beauty products or personal care products.
- Currency, cash (including rare or precious coins), gift cards or Traveler's checks.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Watches or jewelry including loose gems, precious stones, metals and pearls.
- Firearms or ammunition.

Coverage does not apply to any item if it's damaged or stolen under these conditions:

- The item was not reasonably cared for to prevent the damage or theft.
- The item is used in a way that goes against the manufacturer's instructions or warnings, or is altered from its designed purpose.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

- The item was under the care and control of a third-party including, but not limited to, the U.S. Postal Service, airlines or delivery services.

> How to file a claim



Please keep the damaged item in case You are asked to provide it. For stolen items, You will be required to provide a police report.

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-918-4670** Monday – Sunday 8 a.m. – 12 a.m. ET (For TTY: We accept **711** or other Relay Service) as soon as possible after the Incident. We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit **mybenefits.cardbenefitclaims.com** to submit a claim.
2. Return all requested documents within 180 days of the date of Incident. We will notify You of Our decision once We have processed Your claim.



Extended Warranty

Feel more confident about Your purchase. We will add 24 Months on Your warranty.

To be eligible for coverage, You must pay for the item at least in part with Your Citi® Card and/or ThankYou® Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per item.

How Long are You Covered?

We will extend the manufacturer's warranty for an additional 24 Months. If You purchase an extended warranty, Our coverage begins at the expiration of that warranty. In the event of a covered failure We will repair or replace the item or reimburse up to the amount charged on Your Citi Card and/or ThankYou Points (excluding shipping and handling) or \$10,000, whichever is less. Total coverage up to a maximum of 7 years from the purchase date.

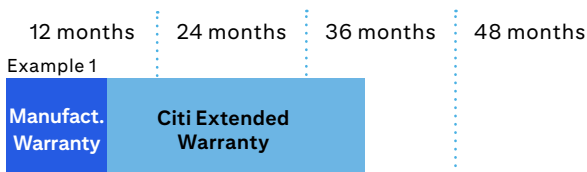
Maximum Coverage per Item

Coverage is limited to the lesser of the following:

- The cost to repair or replace the item.
- The purchase price of the item.
- The amount charged to the Citi Card (including ThankYou Points).
- \$10,000 per item.

We will decide if a covered failure will be repaired or replaced, or whether You will be reimbursed up to the amount paid with Your Citi Card and/or ThankYou Points. Items will be replaced with those of like kind and quality. However, We cannot guarantee to match exact color, material, brand, size or model.

Coverage only applies to the item that fails, not to any other property that's damaged by it.



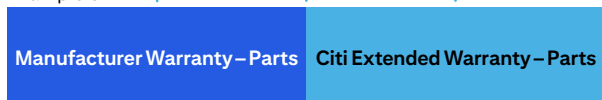
6-month Manufacturer Warranty
30 months of Total Protection

Example 2



12-month Manufacturer Warranty
36 months of Total Protection

Example 3



Variable duration of manufacturer warranty, 24 months parts and 12 months labor
48 months parts and 36 months labor of Total Protection

Example 4



12-month Manufacturer Warranty with a 12-month customer-purchased warranty
48 months of Total Protection

> What's covered

Purchases made by You using Your Citi® Card and/or ThankYou® Points.

> What's not covered

Coverage does not apply to the following items:

- Boats, cars, aircraft or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Services (such as product installation, repairs, maintenance or diagnostics) unless covered under the manufacturer's warranty.

- Used, antique or pre-owned items.
- Items purchased for resale, professional or commercial use.
- Land or buildings; housing properties.
- Plants and live animals.
- Items that do not come with a manufacturer's warranty.

Coverage doesn't apply under these circumstances:

- You fail to care for or service the item appropriately as required by the manufacturer.
- The item has a product defect, recall or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

> How to file a claim

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-918-4670** Monday – Sunday 8 a.m. – 12 a.m. ET (For TTY: We accept **711** or other Relay Service) as soon as possible after the incident. We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit mybenefits.cardbenefitclaims.com to submit a claim.
2. Return all requested documents within 180 days of the date of incident. We will notify You of Our decision once We have processed Your claim.

Additional Terms

This Guide is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to all insurance benefits described in this Guide.

Benefits are purchased and provided complimentary to You.

Damage & Theft Purchase Protection and Extended Warranty coverage (“Description of Coverage” or “DOC”) is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. (“VSC”). The DOCs in this Guide are intended as a summary of benefits provided to You. The attached Key Terms, DOCs and all the information about the insurance benefits listed in these Additional Terms are governed

by the conditions, limitations and exclusions of the Group Policy.

Privacy Notice: As the provider of the benefits described herein, VSC collects personal information about You from the following sources: information the provider gathers from You, from Your request for benefits or other forms You furnish to the provider, such as Your name, address, telephone number and information about Your transactions with the provider such as claims made and benefits paid. The provider may disclose all information it collects, as described above, to its affiliates, subsidiaries and partners, as well as to non-affiliated third parties that perform administrative or other services on Our behalf solely in connection with the benefits You have received. By providing this information to the provider, You agree that the provider may use Your information in accordance with this Privacy Notice, such as to provide benefits entitled to You, and to meet regulatory and contractual requirements relating to the benefits provided to You. The provider uses commercially reasonable physical, electronic and procedural safeguards that comply with federal regulations to maintain the confidentiality of Your personal information. The provider takes appropriate technical and organizational measures to protect Your personal information from accidental or unlawful destruction, accidental loss and unauthorized alteration, disclosure or access. The provider does not disclose any personal information about former beneficiaries to anyone, except as required by law. The provider restricts access to personal information about You to those authorized individuals or third parties who reasonably need to know that information in order to provide benefits to You.

Should You have any questions about the procedures or the information contained within Your file, please contact the provider by writing to:

Compliance Department

Virginia Surety Company, Inc.

175 West Jackson Blvd., Chicago, IL 60604

Effective date of benefits: Effective May 12, 2024, this Guide replaces all prior disclosures, program descriptions, advertising and brochures by any party. We reserve the right to change the benefits and features of these programs at any time.

Cancellation: These benefits can be cancelled at any time or non-renewed for You. In the event benefits are cancelled or non-renewed, You may be notified as

required by law. Coverage will still apply for any benefits You were eligible for prior to the date of such cancellation or non-renewal, subject to the terms and conditions of coverage.

The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

Benefits to You: These benefits apply to cards issued in the United States by Citibank, N.A. to residents of the United States. The United States is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands and Northern Mariana Islands. No person or entity other than You shall have any legal or equitable right, remedy or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if Your card privileges have been cancelled. However, benefits will still apply for any benefit You were eligible for prior to the date that Your account is suspended or cancelled, subject to the terms and conditions of coverage.

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

Illegal Activity, Misrepresentation and Fraud: Benefits shall be void if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits under this Guide would violate United States economic or trade sanctions, the coverage will be void.

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

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

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

Secondary Insurance: Coverage is secondary to any other applicable insurance or indemnity available to You unless indicated within the Guide. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations and exclusions described in this Guide. In no event will insurance benefits apply as contributing insurance.

The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Conformity of Statute: If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

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



©2024 Citibank, N.A.

Citi, Citibank, Citi with Arc Design and ThankYou are registered service marks of Citigroup Inc or its affiliates, used and registered throughout the world.

CRE131

MV6703 05/24

