

# Mastercard

## Guide to Protection Benefits for Mastercard® Cardholders



### **Important information. Please read and save.**

This Guide to Protection Benefits contains detailed information about the benefits you can access as a World Legend Mastercard® Cardholder.

For more information on any of these benefits, call the Mastercard Assistance Center at **1-833-251-6404**. For outside the U.S., call **1-669-288-7027** (For TTY: **711** or other Relay Service is accepted).

## Mastercard Benefits

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## Insurance Benefit Key Terms

Throughout the insurance benefit sections of 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: **711** or other Relay Service is accepted).

**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**.

**City of Departure/Return** means the city where the **Eligible Traveler** departed by **Common Carrier** to commence a **Covered Trip**. **City of Departure/Return** includes any neighboring city for return travel that is within 100 miles from the city where the **Eligible Traveler** departed by **Common Carrier** for a **Covered Trip**.

**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 Purchase** means an item that you purchase entirely with your **Covered Card**.

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

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

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

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

**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**.

**Group Policy** means the Insurance Policy entered between New Hampshire Insurance Company, an

ALG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Protection Benefits.

**Immediate Family Member** means an **Eligible Traveler's** spouse, **Domestic Partner**, children, stepchildren, grandchildren, parents, stepparents, siblings, step-siblings, nieces, nephews, grandparents, parent-in-law, sibling-in-law, grandparent-in-law, son-in-law, and daughter-in-law.

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

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

**Manufacturer's Warranty** means an original, written, U.S. **Manufacturer's Warranty** of two (2) years or less on an item or product.

**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**. **Pre-existing Conditions** does not include conditions that are considered stable and for which maintenance medications are taken as prescribed by a **Physician**.

**Purchased Warranty** means a separate service contract or optional extended warranty purchased on an item or product.

**Quarantine** means a directive by a **Physician**, that an **Eligible Traveler** be mandatorily confined due to the **Eligible Traveler** having been exposed to a severe infectious disease, infection or contamination.

**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**.

**Stolen** means taken by force or under duress or a loss which involves the disappearance of an item from a known place under circumstances that would indicate the probability of theft and for which a police report was filed.

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

**Terrorist Action** means an act of violence by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government, that is deemed terrorism by the United

States Government, other than civil disorder or riot, and is not an act of war, declared or undeclared, and results in loss of life or major damage to property.

**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**.

**Travel Supplier** means a tour operator, innkeeper, resort, or a cruise line, airline, railroad or other **Common Carrier**.

**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](http://www.mycardbenefits.com)** or call **1-833-251-6404** (For TTY: **711** or other Relay Service is accepted) to open a claim. The **Eligible Renter** must report the claim within sixty (60) days from the date of loss or the claim may not be honored (not applicable to residents of certain states, a list of which is on file with the **Administrator**).

The **Eligible Renter** must also do the following:

- o Report the loss to the police;
- o Permit us to inspect and appraise the damaged property before its repair or disposition; and
- o Do what is reasonably necessary after loss to protect the **Rental Vehicle** from further loss.
- **The Eligible Renter may choose to assign his or her benefits under this insurance program to the rental agency from which he or she rented the Rental Vehicle. Please contact our Administrator for further details.**
- Submit written proof of loss within one hundred eighty (180) days of the date of the incident or the claim may not be honored. Failure to provide such proof within the required time will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later

than one (1) year from the time proof is otherwise required. Required documentation may include the following:

- o **Rental Vehicle** charge receipt or statement.
- o The **Rental Car Agreement** for the **Rental Vehicle**.
- o Copy of the **Eligible Person's** valid driver's license.
- o Copy of the declaration's page of any primary vehicle insurance or other valid insurance or coverage.
- o A copy of the police report when the **Rental Vehicle** is stolen, vandalized, or involved in a multi-vehicle collision or a collision that requires the vehicle to be towed or makes the vehicle undrivable.
- o Itemized repair estimate from a certified collision repair facility.
- o Copy of the rental company promotion/discount, if applicable.
- o Copy of the vehicle rental location class specific fleet utilization log, if loss-of-use charges are being claimed.
- o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

## 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.

## Enhanced 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 Enhanced 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** from the **City of Departure/Return** 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 **City of Departure/Return**; (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)**.
- **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).
- **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.

#### **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 the following:
  1. **Accidental Bodily Injury** or loss of life or **Sickness** of an **Eligible Traveler** or an **Immediate Family Member** of an **Eligible Traveler**;
  2. Inclement weather, which prevents a reasonable and prudent person from traveling or continuing on a **Covered Trip** (e.g., severe weather or natural disaster that causes all travel to or from the scheduled destination to stop);
  3. The **Eligible Traveler** or his or her spouse's change in military orders;
  4. **Terrorist Action** or hijacking which causes the operator of the **Common Carrier** or **Travel Supplier** to cancel or change the travel arrangements for a **Covered Trip**;
  5. Call to jury duty or subpoena by the courts, either of which cannot be postponed or waived;
  6. The **Eligible Traveler's** dwelling made uninhabitable;
  7. **Quarantine** imposed by a **Physician** for health reasons; or
  8. Financial insolvency of the travel agency, tour operator or **Travel Supplier** whose services were booked by the **Cardholder**.

## **C. The kind of coverage you receive:**

### **Trip Cancellation**

- We will reimburse you for the nonrefundable amount paid to a **Travel Supplier** 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 **Travel Supplier** 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 **Travel Supplier** 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 **Travel Supplier** 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 **Travel Supplier** 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 **Travel Supplier** 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.
- Financial Insolvency Limits: The maximum per claim limit for a covered loss resulting from the financial insolvency of the travel agency, tour operator or **Travel Supplier** whose services were booked is \$100 per claim, with no deductible, but subject to the maximum annual limit above.
- Coverage is secondary to and in excess of any other applicable insurance or benefit available to the **Eligible Traveler** including benefits provided by the **Travel Supplier**, 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.
- 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.
- A counterfeit scheduled airline or train ticket; or a scheduled airline or train ticket which is charged to a fraudulently issued or fraudulently used **Account** card.

## **E. How to file a claim:**

- Visit **[www.mycardbenefits.com](http://www.mycardbenefits.com)** or call **1-833-251-6404** (For TTY: **711** or other Relay Service is accepted) 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 **Travel Supplier** and complete its claim procedures.
- You must furnish written proof of loss to us within one hundred eighty (180) days after the date of

your loss. Required documentation may include the following:

- o Copies of your **Common Carrier** tickets and **Travel Supplier** receipts.
- o Your **Covered Card** billing statement showing the charges for the **Covered Trip**.
- o Proof of covered loss, as applicable, including court subpoenas, orders to report for active duty, **Physician** orders, etc.
- o A copy of the **Travel Supplier's** cancellation policy.
- o 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)**.
- **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).

## **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:
  - o \$500 per **Covered Trip**; and
  - o 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: **711** or other Relay Service is accepted) 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**.
- **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**.
- **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).

### A. The kind of coverage you receive:

- This coverage reimburses an **Eligible Person** for his or her **Checked Luggage** or **Carry-on Luggage** (including any contents) that is permanently **Lost** or **Damaged** during a **Covered Trip**. This coverage pays the difference between the value of the amount claimed by the **Eligible Person** and any amount available to the **Eligible Person** from the **Common Carrier** or any other valid and collectible insurance benefits, up to the maximum amount per claim.

- An **Eligible Person's** coverage for **Checked Luggage** begins when the **Eligible Person** checks the luggage with the **Common Carrier** during a **Covered Trip** (including curbside check-in with authorized personnel) and ends when the **Eligible Person** regains possession of the **Checked Luggage** from the **Common Carrier**.
- An **Eligible Person's** coverage for **Carry-on Luggage** begins when the **Eligible Person** carries the luggage onto the **Common Carrier** during a **Covered Trip** and ends immediately at the time of the **Eligible Person's** departure from the **Common Carrier** with the **Carry-on Luggage**.
- An **Eligible Person's** coverage terminates on any of the following dates: The date the **Eligible Person** is no longer eligible to participate; the date the **Covered Card** is defined as ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

## **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 \$5,000 per **Covered Trip**. For New York State residents only, coverage is limited to a maximum amount of \$2,000 per bag per **Covered Trip**.
- Coverage is limited to two (2) claims 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: **711** or other Relay Service is accepted) to open a claim. The **Eligible Person** must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit written proof of loss within one hundred eighty (180) days of the date of incident or the claim may not be honored. Failure to file such proof within the time required will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required. Required documentation may include the following:
  - o Receipt showing the purchase of **Common Carrier** tickets.
  - o Statement showing the purchase of **Common Carrier** tickets.
  - o Copy of initial claim report submitted to the **Common Carrier**.
  - o **Covered Card** travel point program statement showing the **Common Carrier** ticket was paid for with redeemed points.
  - o Report from police, if applicable.
  - o The result of any settlement by the **Common Carrier**.

- o Receipts showing that the **Eligible Person's** luggage or personal property has actually been repaired or replaced.
- o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

## Extended Warranty

### 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 get coverage:

- You must purchase the **Covered Purchase** entirely with your **Covered Card** or in combination with your **Covered Card** and accumulated points from your **Covered Card** for yourself or to give as a gift. Coverage only extends to losses incurred by a person other than you if you gift the **Covered Purchase** to that person and that person adheres to the terms and conditions of this program.
- The item must have an original **Manufacturer's Warranty** or **Store Warranty** of twenty-four (24) months or less.
- Your coverage terminates on any of the following dates: The date you no longer qualify as a **Cardholder**; the date your participating organization determines that your **Covered Card** is ineligible; the date your participating organization ceases to pay premium on the **Group Policy**; the date your participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

#### B. The kind of coverage you receive:

- Extended Warranty doubles the time period of your **Covered Purchase's** original **Manufacturer's Warranty** or **Store Warranty** up to a maximum of twenty-four (24) months following the day that

the **Manufacturer's Warranty** or **Store Warranty** expires.

- If you purchase a **Purchased Warranty** of twenty-four (24) months or less on a **Covered Purchase** with an original **Manufacturer's Warranty** (or **Store Warranty**), this coverage doubles the time period of the **Covered Purchase's** original **Manufacturer's Warranty** (or **Store Warranty**) up to an additional twenty-four (24) months following the day that the original **Manufacturer's Warranty** (or **Store Warranty**) and the **Purchased Warranty's** coverage periods end.

### **C. Coverage limitations:**

- The maximum benefit for repair or replacement shall not exceed the lesser of the following per claim: (1) The actual purchase price of the **Covered Purchase** charged on your **Covered Card**, or in combination with your **Covered Card** and accumulated points, less shipping and handling fees; (2) the actual cost of repair; (3) the actual cost of replacement with an item of like kind and quality; or (4) \$10,000.
- We or our **Administrator** will decide if a **Covered Purchase** will be repaired or replaced, or whether you will be reimbursed up to the maximum benefit amount for the item. Only valid and reasonable repairs made at a certified repair facility are covered. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.
- Coverage is secondary to and in excess of any other applicable insurance or indemnity available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This non-contribution clause will take precedence over a similar clause found in other insurance or indemnity language.

## D. What is NOT covered:

- Used items, antiques, or collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a **Manufacturer's Warranty** or **Store Warranty** (repair or replacement amount will not include market value at time of claim).
- Recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Product guarantees or "satisfaction guaranteed" items.
- Floor models that do not come with an original **Manufacturer's Warranty** or **Store Warranty**.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, and their motors, equipment and accessories, including trailers and other items that can be towed by or attached to any motorized vehicle. Parts, if purchased separately, may be covered.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, perishables, and limited-life items (such as rechargeable batteries).
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property); professional advice of any kind, including but not limited to information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals.
- Application programs, operating software, and other software.
- All types of media with stored data or music (including, but not limited to computer software, DVDs, video cassettes, CDs, film and audio cassettes).

- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the **Manufacturer's Warranty** or **Store Warranty**.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Mechanical failure arising from product recalls.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- Items purchased for resale, professional or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical damage to the item.
- Any exclusion listed in the original **Manufacturer's Warranty** or **Store Warranty**.
- Losses due to your intentional acts.
- The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within a **Covered Purchase** as a result of unauthorized access or unauthorized use of such system or data, a denial of service attack or receipt or transmission of malicious code. Computer system means any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information. Electronic data means any data stored on a computer system.

## E. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-833-251-6404** (For TTY: **711** or other Relay Service is accepted) to open a claim. You must report the claim within sixty (60) days of the failure, or as soon as reasonably possible, or the claim may not be honored.
- Submit written proof of loss within one hundred eighty (180) days from the date of failure or the claim may not be honored. Required documentation may include but is not limited to the following:
  - o Receipt showing covered item(s).
  - o Statement showing covered item(s).
  - o Itemized purchase receipt(s).
  - o Original **Manufacturer's Warranty** or **Store Warranty**.
  - o Service contract or optional extended warranty, if applicable.
  - o Itemized repair estimate from a certified repair facility or service provider.
  - o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

## Purchase Assurance Plus

### 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 get coverage:

- You must purchase the **Covered Purchase** entirely with your **Covered Card** — or in combination with your **Covered Card** and accumulated points on your **Covered Card** — for yourself or to give as a gift. Coverage only extends to losses incurred by a person other than you if you gift the **Covered Purchase** to that person and that person adheres to the terms and conditions of this program.

- Your coverage terminates on any of the following dates: The date you no longer qualify as a **Cardholder**; the date your participating organization determines that your **Covered Card** is ineligible; the date your participating organization ceases to pay premium on the **Group Policy**; the date your participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

## **B. The kind of coverage you receive:**

- Subject to this **EOC's** limitations and exclusions, we will reimburse you for the costs to repair or replace a **Covered Purchase** if the **Covered Purchase** is **Stolen** or **Damaged** within one hundred twenty (120) days from the date of purchase, as indicated on your receipt. Due to statutory restrictions, coverage is limited to ninety (90) days from the date of purchase, as indicated on your receipt if you are a New York State resident.

## **C. Coverage limitations:**

- Coverage is limited to the lesser of the following amounts per claim:
  - o The actual cost of the **Covered Purchase** charged to your **Covered Card**;
  - o The actual cost to repair the **Covered Purchase** or to replace the **Covered Purchase** with an item of like kind and quality; or
  - o A maximum liability per claim of \$10,000 per item.
- Coverage is limited to a maximum liability of \$50,000 per **Eligible Account** per twelve (12) consecutive month period.
- Coverage for **Covered Purchases** that consist of articles in a pair or set will be limited to the cost of repair or replacement of the specific part(s) that are **Stolen** or **Damaged**, unless the articles cannot be used individually or cannot be replaced or repaired individually; provided, however, coverage for items of jewelry or fine arts consisting of articles in a pair, set, or collection will not exceed the cost of any particular parts that are **Stolen** or **Damaged**, subject to the



limitations set forth above and without reference to any special value that the articles may have as part of a pair, set, or collection.

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

## **D. What is NOT covered:**

- Items that are lost or mysteriously disappear (i.e., the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons).
- Items that are **Stolen** from any location or place (including exercise facilities, places of employment, schools, or places of worship) due to your lack of due diligence.
- Losses due to normal wear and tear, misuse, gradual deterioration, or abuse.
- Losses resulting from any intentional, dishonest, fraudulent, or criminal act committed or arranged by you.
- Losses that cannot be verified or substantiated.
- Items covered by a manufacturer's recall or class action suit.
- Items that you **Damage** through alteration (including cutting, sawing, shaping).
- Used or antique items and collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).
- Recycled, previously owned, refurbished, rebuilt, or remanufactured items.

- Items **Stolen** from the interior or exterior of a watercraft/boat, aircraft, common carrier, motorcycle, automobile, or any other motor vehicles.
- Motorized vehicles, including automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including snow throwers, lawn mowers, and hedge trimmers).
- Land, any buildings (including homes and dwellings), permanently installed items, fixtures, or structures.
- Traveler's checks, cash, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), credit or debit cards, negotiable instruments, bullion, rare or precious metals, stamps, coins, currency or its equivalent.
- Animals and living plants, insects, or pets.
- Perishables and consumables (including perfumes, cosmetics, and limited-life items, such as rechargeable batteries).
- Items purchased for resale, rental, professional or commercial use.
- Professional services (including the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line or technical support for software, hardware, or any other peripherals).
- Application programs, computer programs, operating software, and other software.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, rebellion, insurrection, riot, or civil commotion); confiscation by the authorities; risks of contraband; abuse, fraud, illegal activity or acts.

- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Game animals or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Items **Stolen** or **Damaged** at a new home construction site.
- Rented, leased, or borrowed items.
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

## E. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-833-251-6404** (For TTY: **711** or other Relay Service is accepted) to open a claim. You must report the claim within sixty (60) days of the loss, or as soon as reasonably possible, or the claim may not be honored.
- Submit written proof of loss within one hundred eighty (180) days after the date of loss or the claim may not be honored. Required documentation may include the following:
  - o Repair estimate for **Damaged** item(s).
  - o Photograph clearly showing **Damage**, if applicable.
  - o Receipt showing purchase of covered item(s).
  - o Statement showing purchase of covered item(s).
  - o Report from police listing any items **Stolen**.
  - o Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
  - o Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

## Legal Disclosures

This Guide to Protection 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 ALG company. These Guide to Protection Benefits are summaries of any insurance provided to you and are governed by the controlling **Group Policy**. The master group policy and the applicable insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

**Cancellation:** The **Group Policy** holder can cancel these benefits at any time or choose not to renew the insurance 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** is 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 Protection 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 Protection Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Protection 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**, the **Group Policy** 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** are not part of your coverage.

**Washington Residents:** For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Protection 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 Protection Benefits and the **Group Policy**, the Guide to Protection Benefits shall control.



For more information,  
call **1-833-251-6404** (For TTY: **711**  
or other Relay Service is accepted) in the U.S.,  
or **1-669-288-7027** outside the U.S.  
Visit our website at **[www.cardbenefits.citi.com](http://www.cardbenefits.citi.com)**.



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