

Beyond Ultimate Mastercard from FirstBank

Guide to Benefits

Important information. Please read and save.

This Guide to Benefits contains detailed information about extensive travel, insurance, and assistance services that you can access as a preferred cardholder. These benefits and services are for eligible MasterCard Black Credit cardholders effective **September 1, 2020**. Unless informed on its introduction, benefits listed below apply for MasterCard Black Credit cards. This Guide supersedes any guide or program communication you may have received earlier.

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

To file a claim or for more information on any of these services, please call the specific MasterCard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883(English); 1-636-722-8882(Español); 1-636-722-8881(Português).

“card” refers to MasterCard Black Credit cards

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

“Cards with multiple functionality” or “Combo” consists of a single plastic that combines both the Credit functionality on one card.

Mastercard Guide to Benefits

Benefits that are always with you.

MASTERCARD GLOBAL SERVICE

MasterCard Global Service™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.**

Call MasterCard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for unauthorized transactions on your account. In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-MC-ASSIST** (1-800-622-7747).

When out-of-country and in need of assistance, you can easily reach a specially trained MasterCard Global Service Representative who can help you 24 hours a day, 365

days a year, in any language. You can call toll-free from over 80 countries worldwide.

Some of the key toll-free MasterCard Global Service telephone numbers are:

Argentina 0800-555-0507
Brasil 0800-891-3294
Chile 1230-020-2012
Colombia 01-800-912-1303
Francia 0-800-90-1387
Alemania 0800-819-1040
Italia 800-870-866
México 001-800-307-7309
Perú 0-800-307-7309
Portugal 800-8-11-272
Puerto Rico 1-800-307-7309
España 900-97-1231
Reino Unido 0800-96-4767
Venezuela 0800-1-002-902

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at **www.mastercard.com** or call the United States collect at **1-636-722-7111**.

ATM Locations:

Call **1-877-FINDATM** or contact the **MasterCard Global Service Center** to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator. You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

ACCOUNT AND BILLING INFORMATION

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement.

GENERAL PROVISIONS AND DISCLAIMERS

General: These benefits and services are effective for eligible MasterCard cardholders effective **January 1, 2012**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by MasterCard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of Chartis Insurance Company. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Marsh U.S. Consumer, a service of Seabury & Smith, Inc., on behalf of MasterCard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable MasterCard contract for other benefits, the Master Policy(ies) or the applicable MasterCard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

For Costa Rica only: Insurance coverage is underwritten by Instituto Nacional de Seguros. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Asesores Profesional en Seguros, S.A. (Asprose, S.A.)

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

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

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

Rights to Recover/Subrogation: The cardholder must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Transfer of Rights: The eligible MasterCard cardholder (or any third party paid under this program) must provide the insurance company with any assistance necessary to secure its rights and remedies and must do nothing that would jeopardize them.

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

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

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

Sanctions: Coverage and benefits provided by these programs, including any such program provided by insurance company affiliates of Chartis, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control ("OFAC") of the U.S. Treasury Department.

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

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

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MasterTravel

Description of Coverage

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"Card" refers to Mastercard® **World Elite** card

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

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

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

Who is Covered:

- Mastercard® **World Elite** Cardholders, the cardholder’s Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

To Get Coverage:

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

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

The Kind of Coverage you Receive:

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

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier Conveyance is up to USD[†] **\$1M** per Insured Person.
- For Dependent Children, if eligible, the corresponding maximum Principal Benefit is subject to the local laws and regulations applicable in the Insured Person’s Home Country and Issuing Territory.
- A trip commences when the Insured Person boards a Common Carrier Conveyance for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier Conveyance.
- MasterTravel provides **Insured Journey Travel Accident Insurance** coverage **after you disembark** from the Common Carrier Conveyance at the destination of the trip (as designated on the passenger ticket), against Accidental Death, 24 hours/day worldwide. This coverage is meant to complement and not duplicate Travel Accident Insurance. The maximum Principal Benefit for Insured Journey is USD[†] **\$6K** per Insured Person.
- The coverage of an Insured Journey begins when you alight from (*leave*) a Common Carrier Conveyance while on a Covered Trip and ends after **[60]** consecutive days or when you board a Common Carrier Conveyance again during a Covered Trip, whichever occurs sooner.

What Are The Benefits – Common Carrier Conveyance Travel Accident:

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

- The maximum Principal Benefit amount provided is USD[†] **\$1M per Insured Person.**
- For Dependent Children, if eligible, the corresponding maximum Principal Benefit is subject to the local laws and regulations applicable in the Insured Person’s Home Country and Issuing Territory
- In the event of an Accidental Death while on a Covered Trip, you and your eligible family members can receive the maximum Principal Benefit amount. For a covered Loss with Common Carrier Conveyance Travel Accident only, benefits are provided as a percentage of the maximum Principal Benefit amount per the following Schedule of Losses:

Schedule of Losses:

<i>For Loss of:</i>	<i>Percentage of the Principal Benefit:</i>
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	50%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

What Are the Benefits – Insured Journey Travel Accident:

- Coverage is provided for Accidental Death.
- The maximum Principal Benefit amount provided is USD[†] **\$6K per Insured Person.**

Coverage Conditions/Limitations:

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

What is NOT Covered (Exclusions):

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

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

Key Terms and Definitions:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Exposure: for the purpose of the Accidental Death and Dismemberment benefit, means a loss resulting from an Insured Person being unavoidably exposed to the elements due to an Accident will be payable as

if resulting from an Injury. The loss must occur within 365 days from the date of the Accident which caused Injury.

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

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

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

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

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

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

Issuing Territories: means **Puerto Rico**

Limb: means entire arm or entire leg.

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

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

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

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

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

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

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

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

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

Serious

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

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

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

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How to File a Claim

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

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

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

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-8883** (English); **1-636-722-8882** (Español); **1-636-722-8881** (Português).

MASTERTRAVEL

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

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

Required Information (proof of loss):

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

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

Submit all required information as outlined above by either:

1. **Upload:** www.mycardbenefits.com
2. **Email:** mcresponse@ufac-claims.com
3. **Fax:** 1-216-617-2910
4. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

Payment of Claims:

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

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

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

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

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

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

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or

misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

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

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

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

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

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

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

MasterRental – CDW Affluent

Description of Coverage

Important information. Please read and save.

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

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (Español); 1-636-722-8881 (Português).

“Card” refers to Mastercard® **World and World Elite** card

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

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

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

Who is Covered:

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

To Get Coverage:

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

Length and Scope of Coverage:

- Coverage begins when you pick up the car and ends when you turn it in, limited **up to Thirty one and Sixty (31 and 60) consecutive days, worldwide.**
- Coverage is not provided where prohibited by law.

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

The Kind of Coverage you Receive:

- Master Rental provides a maximum benefit amount up to USD[†] **\$75K** per incident.
- Master Rental provides “primary” insurance coverage for cardholders or Authorized Drivers that are legally liable and allowed by law for charges to a Rental Company per the Rental Agreement for damages caused by the Rental Car’s collision with another object; or Theft of the Rental Car; or overturn; accidental fire; or Vandalism; or physical damage as a result of hail, lightning, flood or other weather related causes.
- Back-to-back renewal Rental Periods are covered as long as the Insured Person returns to the Rental Agency from which the Rental Agreement was issued and applies for a new contract.
- Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.
- Coverage shall also extend to a loss caused by or resulting from Acts of Terrorism.
- Benefits are provided for Reasonable and Customary towing charges, due to a covered loss, to the nearest qualified repair facility.

Coverage Conditions/Limitations:

Coverage is provided for the “lesser” of:

- the contractual liability assumed by the Insured Person with the Rental Company up to the Actual Cash Value, subject up to the maximum benefit amount of USD **\$75K[†]**; or
- the Reasonable and Customary charges of repair or replacement, towing charges; and
- Loss of Use charges for a reasonable period while the Rental Car is being repaired as supported by a class and location specific fleet utilization log.

Which vehicles are covered (“Rental Car”):

- All land motor vehicles with four or more wheels, which the eligible Insured Person has rented during the Rental Period, as of time shown in the Rental Agreement.
- Coverage is provided for vans only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less.
- Luxury and exotic cars that meet the definition of a Rental Car are covered up to the maximum benefit amount of USD **\$75K[†]**.

Which vehicles are not covered (Excluded Vehicles):

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

For any questions, to confirm coverage of a particular vehicle or to file a claim please call please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883 (English);1-636-722-8882 (Español);1-636-722-8881(Português).

What is NOT Covered (Exclusions):

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

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

Helpful Advice:

- Check the rental vehicle for prior damage before leaving the rental lot and alert the company of any damage.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW.
- Familiarize yourself with the terms and conditions of the car Rental Agreement.
- Please remember, all Authorized Drivers must be in the Rental Agreement.
- In the event of a claim, notice must be provided to the Master Rental Claims Center within 30 days of the date of occurrence. Failure to give notice within 30 days from the date of the incident may result in a denial of the claim (please refer to the section, "How to File a Claim").
- At the time of the accident or when you return the Rental Vehicle, be sure to immediately request the Rental Company to provide you with:

- a) Copies of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim;
- b) Copies of the initial and final car Rental Agreement(s);
- c) Copies of the repair estimate or itemized repair bill and two (2) photographs of the damaged vehicle (if available).

Key Terms and Definitions:

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

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

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

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

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

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

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

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

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

Issuing Territories: means **Puerto Rico**.

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

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

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

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

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

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

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

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

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

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

Rental Period: means up to 60 consecutive days.

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

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

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

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

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

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

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How to File a Claim:

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

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

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

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-8883** (English); **1-636-722-8882** (Español); **1-636-722-8881** (Português).

MASTER RENTAL

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

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

Required Information (proof of loss):

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

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

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

Submit all required information as outlined above by either:

- 5. **Upload:** www.mycardbenefits.com
- 6. **Email:** mcresponse@ufac-claims.com
- 7. **Fax:** 1-216-617-2910
- 8. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

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

General Provisions and Disclaimers

General: These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2071**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc, on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

Cancellation: Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance

Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from MasterRental that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

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

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

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

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

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

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

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

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

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

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

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

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Personal Line-Purchase Protection

Description of Coverage

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To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (Español); 1-636-722-8881 (Português).

“Card” refers to Mastercard® **World & World Elite** card

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

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

As a Mastercard® **World & World Elite** cardholder you can shop with confidence, knowing that most purchases you make with your Mastercard® **World & World Elite** card may be protected in case of loss due to Theft or accidental Damage for the first **Ninety** (90) days from the date of purchase (indicated on the store receipt).

Who is Covered:

Mastercard® **World & World Elite** Cardholders.

To Get Coverage:

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

The Kind of Coverage you Receive:

- Covered Purchases made entirely with your Mastercard® **World & World Elite** card may be covered if the item is accidentally Damaged or Stolen within **Ninety** (90) days from the date of purchase (indicated on your store receipt).
- The maximum benefit amounts is up to USD† **\$1K** per occurrence with a maximum aggregate of USD† **\$5K and \$25K** per twelve (12) month period.*
- Covered Purchases given as gifts are included.
- Covered Purchases do not have to be registered.
- Online purchases are covered.

Coverage Conditions/Limitations:

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

What is NOT Covered by Purchase Protection (Exclusions):

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

1. any motor vehicle: including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
2. permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tile, air conditioners, refrigerators, or heaters;

3. travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
 4. art, antiques, and collectable items;
 5. furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
 6. items the Cardholder have rented or leased;
 7. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
 8. shipping and handling expenses or installation, assembly related costs;
 9. items purchase for resale, professional or commercial use;
 10. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
 11. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
 12. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
 13. items that the Cardholder damaged through alteration (including cutting, sawing, and shaping);
 14. items left unattended in a place to which the general public has access;
 15. loss due to or related to nuclear, biological or chemical event;
 16. cards that are co-branded with traditional or online retailers, distributors, wholesalers, product manufacturers, buying groups/clubs, or membership clubs.
17. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

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Key Terms and Definitions:

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

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

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

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

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

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

Damage (accidental): means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures

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

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

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

Issuing Territories: means **Puerto Rico**

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

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

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

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

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

Stolen: means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

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

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

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

How to File a Claim

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

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

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

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-8883** (English); **1-636-722-8882** (Español); **1-636-722-8881** (Português).

PURCHASE PROTECTION *

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

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

Required Information (proof of loss):

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

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

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

Submit all required information as outlined above by either:

9. **Upload:** www.mycardbenefits.com
10. **Email:** mcresponse@ufac-claims.com
11. **Fax:** 1-216-617-2910
12. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

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

General Provisions and Disclaimers:

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

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

Valid Account: (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on

the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

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

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

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

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

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

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

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

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Extended Warranty

Description of Coverage

Important information. Please read and save.

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

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (Español); 1-636-722-8881 (Português).

“Card” refers to Mastercard® **World & World Elite** card

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

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

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

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

Who is Covered:

Mastercard® **World & World Elite** Cardholders.

To Get Coverage:

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

The Kind of Coverage you Receive:

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

- The benefit provided is up to USD **5K & USD 10K[†]** per occurrence, with a maximum aggregate of USD **10K[†]** per twelve (12) month period.

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

Coverage Conditions/Limitations:

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

What is NOT Covered (Exclusions):

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

1. boats;
2. motorized vehicles (including but not limited to airplanes, automobiles and motorcycles, and motorized vehicle parts and accessories);
3. land or buildings (including but not limited to homes and dwellings);

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

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

Key Terms and Definitions:

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

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

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

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

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

Damage (accidental): means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

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

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

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

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

Issuing Territories: means **Puerto Rico**.

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

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

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

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

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

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

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

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

How to File a Claim

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

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

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

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-8883** (English); **1-636-722-8882** (Español); **1-636-722-8881** (Português).

EXTENDED WARRANTY *

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

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

Required Information (proof of loss):

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

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

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

Submit all required information as outlined above by either:

13. **Upload:** www.mycardbenefits.com
14. **Email:** mcresponse@ufac-claims.com
15. **Fax:** 1-216-617-2910
16. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

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

General Provisions and Disclaimers:

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

appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

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

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

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

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

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

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

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

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

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

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Price Protection

The Price Protection coverage allows you, a **Mastercard® World & World Elite** cardholder to shop with confidence, knowing you may benefit from this coverage.

If you find a lower price for something you bought with your card within **sixty** (60) days of purchase, you may be eligible for benefits under this coverage. You can be reimbursed for the difference between the price you paid for an item entirely with your eligible **Mastercard® World & World Elite** card and a lower printed advertised price (within your Home Country).

Who is Covered:

Mastercard® World Cardholders (Cardholder only).

To Get Coverage:

Use your **Mastercard® World & World Elite** card for the entire purchase of a new item. Please be sure to keep your receipts and Warranty paperwork in a safe place.

Coverage is provided only if the cardholder has an eligible open, and in good standing account at the time of Purchase of the Covered Purchase.

The Kind of Coverage you Receive:

- The maximum benefit amount is **USD[†] \$1K** per incident, subject to a maximum of **USD[†] \$4K and \$5K** per Account per twelve (12) month period.
- Covered Purchases given as gifts are included.
- Original purchase does not have to be registered.
- Most purchases you make entirely with your card are covered for **sixty** (60) days from the date of purchase (as indicated on the receipt) for the difference between the price you paid and the lower price advertised.

Coverage Conditions/Limitations

- A Covered Purchase must be for a minimum of **USD[†] 50**.
- The lower price must be on a Printed Advertisement.

- The Printed Advertisement must be published within **Thirty (30)** days of the date of your purchase (as indicated on the receipt).
- The benefit is provided for Covered Purchases made within your Home Country.
- Benefits under this plan do not include merchant's credit, discount and/or manufacturer's rebates, and shipping and handling fees.
- You must take all reasonable measures to protect, save and/or recovery the property.
- In no event will benefits from this plan pay more than the actual amount charged for the item.
- Your Account must be in good standing at the time of claim notification and potential claim payment.
- No person or entity other than the cardholder(s) shall have any legal or equitable right, remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.

What is NOT Covered (Exclusions):

This plan does not provide coverage for any of the following:

1. any item with an original purchase price less than **USD[†] 50**;
2. cash, travelers' check(s), transportation tickets, show tickets, securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events, admission or entertainment;
3. art, antiques, firearms, and collectable items;
4. furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
5. any perishable item including food, beverages, tobacco and fuel;
6. pharmaceutical and other medical products, optical products and medical equipment;
7. customized/personalized, unique and one-of-a-kind items;
8. any items acquired illegally;
9. living animals and plants;
10. any motor vehicles including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
11. land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);
12. any services you may purchase (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
13. products purchased outside of cardholder's Home Country;
14. shipping and/or transportation costs or price differences due to shipping, handling costs and sales tax;
15. the price difference from an advertisement outside of cardholder's Home Country or in a Duty Free zone;
16. used, antique, recycled, previously owned, rebuilt, or re-manufactured items, whether or not you knew the item was used, antique, recycled, previously owned, rebuilt, or re-manufactured;
17. items advertised in or as result of "limited quantity," "going out-of-business sales," "cash only" or "close out" advertisements, items shown on price lists or price quotes, cost savings as a result of package offer, manufacturer's coupons, employees discount, or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers;
18. any price difference found with an item sold as a special deal available only to the members of specific organizations or anywhere not open to the public, such as clubs and associations, other than those available with your payment card;
19. items purchased for resale, professional, or commercial use;
20. items advertised with rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case your purchase price will be determined by taking into account any such rebate or refund.
21. cards that are co-branded with traditional or online retailers, distributors, wholesalers, product manufacturers, buying groups/clubs, or membership clubs.
22. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation

which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Key Terms and Definitions:

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

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

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

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

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

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

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

Issuing Territories: means **Puerto Rico**

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

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

Printed Advertisement: means an advertisement appearing in a newspaper, magazine, store circular, or catalog that states the authorized dealer or store name, item (including market and model number) and sale price. The advertisement must have been published within sixty (60) days of the date on which you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). Internet advertisements are not included.

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

all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

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

How to File a Claim:

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

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

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

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-8883** (English); **1-636-722-8882** (Español); **1-636-722-8881** (Português).

Claim Notification Period for Covered Purchases: Within **Thirty** (30) days from the date of discovery

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

1. An original purchase receipt showing payment of the item was made entirely with the eligible **Mastercard® World & World Elite** card;
2. The original and legible copy of the Printed Advertisement, evidencing the difference in price between the Insured's item and the same (make, model, style) of the lower priced item;
3. The cardholder statement of account evidencing the eligibility at the time of Purchase of the Covered Purchase.

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

Submit all required information as outlined above by either:

17. **Upload:** www.mycardbenefits.com
18. **Email:** mcresponse@ufac-claims.com
19. **Fax:** 1-216-617-2910
20. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

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

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

General Provisions and Disclaimers

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

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

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

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator

who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

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

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

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

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

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

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

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

ATM Protection

Description of Coverage

Important information. Please read and save.

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

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (Español); 1-636-722-8881 (Português).

“Card” refers to Mastercard® **World Elite** card

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

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

Who is Covered:

- Mastercard® **World Elite** Cardholders only.

The Kind of Coverage you Receive:

ATM Robbery (stolen money)

Cardholders are provided coverage against Robbery for stolen money for a maximum benefit amount up to USD[†] **4,800** per occurrence, for the money you withdrew from any ATM (worldwide) using your Mastercard® **World Elite** provided that:

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

Death as Victim of ATM Assault

If a Cardholder is a victim of an Assault while using your Mastercard® **World Elite** card at an ATM and suffers loss of life, this coverage provides a death benefit of USD[†] **400**.

Coverage Conditions/Limitations

- The ATM Robbery benefit is limited to a maximum benefit of USD[†] **4,800** per twelve (12) month period.
- You must report the incident to the local Police authorities within 36 hours of the Assault and this report needs to indicate the covered time frame for which the Assault occurred, unless you are legally incapable of doing so.
- In the event of a claim, notice must be provided to the Insurance Company within ninety (90) days of the date of incident. Failure to give notice within ninety (90) days from the date of the incident may result in a denial of the claim (please refer to the section, “How to File a Claim”).

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

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

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

Definitions – ATM Robbery and Assault Protection

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

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

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

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

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

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

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

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

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

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

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

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

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

Issuing Territories: means **Puerto Rico**

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

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

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

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

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

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

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

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

How to File a Claim

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

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

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

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-8883** (English); **1-636-722-8882** (Español); **1-636-722-8881** (Português).

ATM ROBBERY & ASSAULT PROTECTION *

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

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

Required Information (proof of loss):

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

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

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

Submit all required information as outlined above by either:

21. **Upload:** www.mycardbenefits.com
22. **Email:** mcresponse@ufac-claims.com
23. **Fax:** 1-216-617-2910
24. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

Payment of Claims:

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

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

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

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

ACCOUNT AND BILLING INFORMATION

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement.

General Provisions and Disclaimers

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

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

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

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator

who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

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

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

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

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

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

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

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

Priority Pass Airport Lounge Access

Priority Pass™ Airport Lounge Access provides eligible MasterCard Black Credit cardholders with access to, and all of the privileges of, more than 600 VIP lounges in major airports in over 100 countries worldwide. No matter what airline, what frequent flyer membership, or class of ticket bought, eligible cardholders will enjoy all of the convenience of an airport lounge.

Who Is Eligible:

MasterCard Black Credit cardholders who have a Priority Pass card issued in their name.

How Priority Pass Works:

Before traveling, cardholders can log on to www.prioritypass.com and view a directory of airport lounges available worldwide.

Eligible cardholders present their Priority Pass membership cards to gain admission for themselves; guests are permitted at the discretion of each lounge.

Cardholders will enjoy complimentary refreshments, newspapers, and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).

Conditions of Use:

1. The Priority Pass card is not transferable and is only valid up to its date of expiry and when it has been signed by the cardholder. The card may not be used by any person other than the cardholder.
2. The Priority Pass card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
3. Admittance to the lounges is conditional upon presentation of a valid Priority Pass card only. Payment cards will not be accepted as substitutes for the Priority Pass card.
4. Lounge visits are subject to a per person per visit charge. Where applicable (dependent upon membership plan), all such visits, including those by accompanying guests, shall be debited to the cardholder's payment card by (i) Priority Pass or (ii) the card issuer as per the rates and terms notified by (i) Priority Pass or (ii) the card issuer to the cardholder in respect of his/her Priority Pass membership. Any changes in lounge visit charges shall be notified to the card issuer, who is responsible for advising the cardholder. The Priority Pass group of companies cannot be held responsible for any disputes that may occur between the cardholder and the card issuer nor for any loss incurred by the cardholder relating to any lounge visit charges debited by the card issuer.
5. When presenting the Priority Pass card on entering the lounge, lounge staff will take an imprint of the card and issue a 'Record of Visit' voucher to the cardholder or make a log entry. Some lounges have electronic card readers, which will take the cardholder's details off the magnetic strip on the reverse side of the Priority Pass card. Where applicable, the cardholder must sign the 'Record of Visit' voucher, which will also reflect the exact number of accompanying guests, if any, but does not show any per person per visit charge. The charge per visit for the cardholder, where relevant, and that for any guests will be based on the 'Record of Visit' voucher/log submitted by the lounge operator.
6. While it is the responsibility of the lounge staff to ensure a voucher imprint/log is made of the Priority Pass card, the cardholder is responsible for ensuring the 'Record of Visit' voucher/log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the cardholder is responsible for retaining the cardholder's copy of the 'Record of Visit' voucher presented to them at the lounge.
7. All participating lounges are owned and operated by third party organizations. The cardholder and accompanying guests must abide by the rules and policies of each participating lounge/club. Access may be restricted due to space constraints but this will be wholly at the discretion of each individual lounge operator. The Priority Pass group of companies has no control over the facilities offered, the opening/closing times or the personnel employed by the lounges. The administrators of Priority Pass will use every endeavor to ensure the benefits and facilities are available as advertised, but the Priority Pass group of companies does not

warrant nor guarantee in any way that said benefits and facilities will be available at the time of the cardholder's visit. Neither is the Priority Pass group of companies liable for any loss to the cardholder, or any accompanying guests, arising from the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated in the lounge listing.

8. Participating lounges may reserve the right to enforce a maximum stay policy (usually 3-4 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays.

9. Participating lounges have no contractual obligation to announce flights and the Priority Pass group of companies shall not be held liable for any direct or indirect loss resulting out of any cardholder and/or accompanying guests failing to board their flight(s).

10. The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited. In such cases the cardholder is responsible for paying any charges for additional consumption direct to the lounge staff. (See individual lounge descriptions for details.)

11. Telephone facilities (where available) vary from lounge to lounge and are provided at the lounge operator's discretion. Free usage is normally limited to local calls only. Fax, Shower, Internet and Wi-fi charges (where applicable) are at the discretion of each lounge operator and the cardholder is responsible for paying these direct to the lounge staff.

12. Admittance to lounges is strictly subject to cardholders and any guests being in possession of a valid flight ticket for the same day of travel. Airline, airport, and other travel industry employees traveling on reduced-rate tickets may not be eligible for access. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only. Please note some lounges in Europe are located within designated Schengen areas of the airport which means that access is only provided to these lounges if members are traveling between Schengen countries. (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, the Netherlands, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland).

13. Admittance to lounges is subject to members and any guests (including children) behaving and dressing (no shorts allowed outside of the USA) in an orderly and correct manner. Any infants or children causing upset to other users' comfort may be asked to vacate the lounge facilities. The Priority Pass group of companies is not liable for any loss suffered by the member and any guests where a lounge operator has refused admission because the member and/or guests have not complied with these conditions.

14. Lost, stolen or damaged Priority Pass cards are to be notified immediately to (i) the Priority Pass office from which the card was issued or (ii) to the card issuer, who shall be responsible for providing a replacement card. A charge of USD 25 may be levied.

15. In the event of the cardholder canceling or not renewing their (i) Priority Pass membership or (ii) payment card with the card issuer, the Priority Pass card shall be invalid effective from the cancellation date of their (i) Priority Pass membership or (ii) payment card. Any lounge visits made by a cardholder using an invalid card, including any guests, shall be charged to the cardholder.

16. Renewal terms and conditions are at the discretion of Priority Pass Ltd. Priority Pass Ltd has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security.

17. The Priority Pass group of companies shall not be held responsible for any disputes that may occur between the cardholder and/or any guests and a lounge operator.

18. The Priority Pass group of companies reserves the right at any time at its absolute discretion and without notice to revoke membership in Priority Pass. Where applicable a proportional refund of the annual fee/enrolment fee (whichever is applicable) will be made provided revocation has not been made because of fraud by the cardholder.

19. The cardholder agrees that s/he will defend and indemnify the Priority Pass group of companies, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages,

losses, claims, suits, judgments, costs and expenses (including reasonable attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by the cardholder or any guests or any person in said lounge at the behest of the cardholder, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.

MasterAssists Black

Description of Coverage

Important information. Please read and save.

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

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (Español); 1-636-722-8881 (Português).

“Card” refers to Mastercard® Black card

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

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

Who is Covered:

Mastercard® Black Cardholders, their Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

To Get Coverage:

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

Key Features:

- Trips are covered for travel worldwide.
- Coverage is provided for Injury or Sickness, *even if it is not an emergency.*
- Trips are covered up to a maximum of sixty (60) consecutive days.
- Medical Expense coverage up to a maximum benefit amount of USD[†] 150,000 per Insured Person.
- No limitation on the number of trips.
- Coverage is provided for both, one-way or round trip travel.
- Exceeds all travel insurance requirements of the Schengen Aquis (Agreement)
- Covered losses caused by or resulting from Acts of Terrorism are not excluded.

- Please note that this coverage of MasterAssist Black does NOT apply for the purpose of obtaining medical advice or treatment
- **Cashless Services:** Payments for all covered Medical Expenses, Repatriation of Remains, Comfort Return Ticket to Home Country, Emergency Family Travel Costs, Return of Dependent Children/Elderly, and Emergency Medical Evacuations can be completed on a “Cashless” basis if Mastercard is notified at the point of service, which means Mastercard can contact the Hospital or clinic directly and process payment without the need for any disbursement from the cardholder.

For questions or to contact MasterAssist Black to arrange for Cashless Services please refer to the Mastercard Global Service section in this guide.

Coverage	Maximum Benefit Amount:
Medical Expenses (Injury or Sickness) - Cardholder, Spouse/domestic partner & Dependent Children	Up to USD [†] 150,000
Inpatient Hospital Cash Benefit	USD [†] 200 per Day up to 30 days
Emergency Medical Evacuation/Repatriation	Up to USD [†] 100,000
Comfort Return Ticket to Home Country:	Up to USD [†] 7,500 for any-Class Airfare
Hotel Convalescence	Up to USD [†] 250 per Day for up to 5 Days
Emergency Family Travel Costs	Up to USD [†] 7,500 for roundtrip coach airfare & USD [†] 250 per Day for up to 5 Days
Return of Dependent Children/Elderly	Up to USD [†] 25,000
VIP Transportation Expenses	Up to USD [†] 2,000
Home Help in Home Country	Up to USD [†] 150
Pet Boarding/Kennel Fees	Up to USD [†] 500
Repatriation of Remains	Up to USD [†] 100,000

Medical Expenses *: If an Insured Person suffers an Injury or Illness and needs medical attention while outside of his/her Home Country, benefits are provided for Covered Medical Expenses (a-g and which are not excluded).

- This coverage provides a maximum benefit up to USD[†] 150,000 per Insured Person.

Covered Medical Expenses include:

- charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that

expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;

- b) charges made for diagnosis, treatment and surgery by a Physician;
- c) charges made for the cost and administration of anesthetics;
- d) charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- e) dressings, drugs, medicines, and therapeutic services and supplies that can only be obtained upon a written prescription of a physician or surgeon;
- f) charges made for ground ambulance services;
- g) dental treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of USD[†] 100 per tooth.

** The charges for services enumerated above shall not include any amount of such charges that are in excess of regular and customary charges or excluded.*

What is Not Covered by “Medical Expenses” (Exclusions):

In addition to the MasterAssist Black General Exclusions, “Medical Expense” benefits are not payable for any loss, fatal or non-fatal, which are caused by or resulting from:

- 1. a Pre-existing Condition, as defined herein;
- 2. services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
- 3. routine physical (including well-child care), laboratory diagnostic, x-ray examinations or other examinations, where there are no objective indications or impairment in normal health;
- 4. cosmetic or plastic surgery, except as the result of an accident;
- 5. dental care, except as the result of injury to sound, natural teeth caused by accident;
- 6. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless injury or sickness has caused impairment of vision or hearing;
- 7. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
- 8. the diagnosis and treatment of acne;
- 9. a connection with a deviated septum, including sub mucous resection and/or other surgical correction thereof;
- 10. organ transplants;
- 11. any mental, nervous or emotional disorders or rest cures;
- 12. Pregnancy: sickness or injury related to pregnancy will not be covered if the sickness or injury occurs within 3 months (three months before / three months after) of the expected (or actual) delivery date.
- 13. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Inpatient Hospital Cash Benefit: If an Insured Person is hospitalized as an Inpatient, due to Injury or Illness while outside his/her Home Country, a benefit of USD[†] 200 per day will be provided for each day an Insured Person is hospitalized up to a maximum confinement period of 30 days, subject to one (1) day deductible. The Hospital confinement must be recommended by a Physician.

“*Inpatient*” means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

Emergency Medical Evacuation/Repatriation: This coverage will provide benefits for covered expenses incurred 100 (160 kilometers) or more miles away from an Insured Person's residence or outside of the

Home Country if any Injury or Sickness commencing during the course of a Covered Trip results in the necessary Emergency Medical Evacuation of the Insured Person.

An Emergency Medical Evacuation means (a) a legally licensed Physician certifies that the severity of the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is injured or sick to the nearest hospital where appropriate medical treatment can be obtained; or (b) after being treated at a local hospital, the Insured Person's medical condition warrants transportation to his/her then current place of residence to obtain further medical treatment or to recover; or (c) both (a) and (b) above. The condition and expenses must be incurred 100 (160 kilometers) or more miles away from his or her home residence or outside his or her Home Country.

- This coverage provides a maximum benefit up to USD[†] 100,000 per Insured Person.

We will work to arrange any medical assistance and Emergency Evacuation services. Decisions regarding urgency of the case, the best timing and the most suitable means of transportation will be made in consultation with the local attending Physician and the patient's receiving Physician.

For questions or to contact MasterAssist Black to arrange for Emergency Medical Evacuation please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: 1-636-722-8883(English); 1-636-722-8882(Español); 1-636-722-8881(Português).

Coverage Conditions/Limitations:

- Expenses for special transportation must be: (a) recommended by the attending Physician or (b) required by the standard regulations of the conveyance transporting the Insured Person. Special transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.
- Covered expenses include expenses incurred for transportation, medical services and medical supplies incurred in connection with Emergency Evacuation of the Insured Person.
- Expenses for medical supplies and services must be recommended by the attending Physician, or required by the standard regulations of the conveyance transporting the Insured Person.
- All transportation arrangements made for evacuating the Insured Person must be by the most direct and economical route.

Comfort Class Return to Home Country: If an Insured Person is hospitalized outside of his/her Home Country for more than 24 hours, benefits can be provided to pay for the cost of airfare to return the Insured Person, Spouse or Domestic Partner or Traveling Companion to his/her Home Country or any destination deemed necessary to accompany the Insured Person during an Emergency Medical Evacuation. .

- This coverage provides a maximum benefit up to USD[†] 7,500 per Insured Person for the cost of any-class airfare (one-way or roundtrip) or whatever class seating is available.
- This coverage excludes any benefits paid under Emergency Medical Evacuation/Repatriation.

Hotel Convalescence Costs: If an Insured Person is Hospitalized for more than three (3) days and must remain, under medical advice in a hotel (outside of their Home Country before medically released) while outside of his/her Home Country, benefits are provided starting immediately after being discharged from the Hospital for additional convalescence.

- This coverage provides benefits up to USD[†] 250 per day for up to five (5) days maximum.

Emergency Family Travel Costs: If an Insured Person is traveling alone and is hospitalized for more than three (3) days while outside of his/her Home Country, benefits can be provided to bring one (1) immediate family member or friend chosen by the Insured Person to and from the Insured Person's bedside. The benefits are available to pay for the cost of airfare and hotel daily room charges incurred up to a maximum of five (5) days.

- This coverage provides benefits up to USD[†] 250 for hotel/lodging daily room charges for a maximum of five (5) days; and an additional benefit up to USD[†] 7,500 for the cost of round-trip coach airfare to bring one immediate family member or friend chosen by the Insured Person to and from his/her bedside.

Return of Dependent Children/Elderly: If an Insured Person is hospitalized for more than three (3) days, while on a Covered Trip and he/she is 100 or more miles (160 kilometers) from the home residence or while outside of his/her Home Country, benefits can be provided to a) bring an otherwise unaccompanied minor Child(ren) or Elderly Traveling Companion home; and/or b) costs to bring and return an escort to accompany dependent minor Children or elderly Traveling Companion to return home.

- This coverage provides a maximum benefit up to USD[†] 25,000 for incurred expenses.
- Benefits are not provided for any expenses provided by another party at no cost to the Insured Person or already included in the cost of the trip.
- The maximum benefit is up to USD[†] 25,000. This is the maximum amount payable independently of the number of the eligible Dependent Children or Elderly in the same Covered Trip.

VIP Transportation Expenses: If an Insured Person is hospitalized while outside of his/her Home Country, benefits are provided to reimburse expenses for the costs of limousine, taxi or other car services provided to the Insured Person, Spouse or Domestic Partner and/or Dependent Children for:

a) Travel between the hospital and hotel; and/or

b) Travel between hotel and airport to return the Insured Person to their Home Country, upon release from the Hospital.

- This coverage provides benefits up to USD[†] 2,000 maximum per incident.

Home Help in Home Country: In the event that the Insured Person suffers an Injury or Sickness during a Covered Trip outside his/her Home Country, the Company will pay up to USD[†] 150 for home help in their Home Country, provided that:

1. The Insured Person has incurred treatment for the medical condition related to the Injury or Sickness while on a Covered Trip for the same incident.

Exclusions (Home Help In Home Country):

In addition to the General Exclusions listed in this Guide to Benefits this coverage shall not include:

1. Any claim arising from a trip taken within the Insured Person's Home Country.
2. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Pet Boarding/Kennel Fees: If an Insured Person's return to his/her Home Country is delayed following an Injury or Sickness while outside of his/her Home Country, benefits can be provided for extra boarding and kennel fees for pet cats or dogs provided that the Insured Person has a valid Medical Expense covered under MasterAssist Black.

- This coverage provides benefits up to USD[†] 500 maximum per incident.

In addition to the General Exclusions, coverage is not available:

- If the Insured Person's cat or dog was not in a cattery or kennel for the duration of the Covered Trip.
- Any claims arising from a trip taken within the Insured Person's Home Country.

Repatriation of Remains: If the Insured Person suffers a loss of life while 100 or more miles (160 kilometers) away from his or her home residence or outside his or her Home Country, benefits are provided for reasonable expenses to preserve and return the body home.

- This coverage provides a maximum benefit up to USD[†] 100,000 per Insured Person.

For questions or to contact MasterAssist Black to arrange for Repatriation of Remains please call please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883(English);1-636-722-8882(Español);1-636-722-8881(Português).

What is NOT Covered by MasterAssist Black (General Exclusions):

This plan of insurance does not cover any loss, fatal or non-fatal, which are caused by or resulting from:

1. suicide or any attempt thereof by the Insured Person while sane or self-destruction or any attempt thereof by the Insured Person while insane;
2. loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
3. service in the military, naval or air service of any country;
4. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials;
5. being under the influence of, or any connection with drugs or intoxicants, unless taken under the advice of and as prescribed by a Physician; and/or drug abuse, addiction or overdose;
6. participation in an actual felony;
7. participation in any professional, semi-professional, or interscholastic team sports;
8. participation in contests of speed using a motorized vehicle;
9. participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity), pot-holing;
10. traveling against the advice of a Physician.
11. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Key Terms and Definitions:

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

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

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

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

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

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

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

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

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

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

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

Elderly: means an adult, man or woman, over 65 years of age.

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

Home Country: means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning, which must be the same as the Issuing Territory of the Mastercard® Black card. For the purpose of MasterAssist Black, travel from one US territory or province or island to another US territory, province or island is considered a travel outside of the Home Country.

Hospital: means a place that: (a) holds a valid license (if required by law); (b) operates primarily for the care and treatment of Sick or injured persons; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

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

Inpatient: means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

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

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

Issuing Territories: means **Puerto Rico**

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

Pre-existing Condition: for an Injury, means a condition for which medical care, treatment, or advice was recommended by or received from a Physician or which was first manifested or contracted prior to the commencement of a Covered Trip. For a Sickness, means a condition occurring during the ninety (90) day period prior to the commencement of a Covered Trip for which treatment by a licensed Physician has been sought or advised or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment. A medical condition will not be considered a Pre-existing Condition if it is controlled (not exhibiting symptoms or requiring an adjustment of treatment or medication) throughout the ninety (90) day period by the taking of prescription drugs or medications and travel restrictions are not advised by a licensed Physician.

Physician: means a doctor of medicine or a doctor of osteopathy legally licensed to practice, render medical services or perform surgery in accordance with the laws of the country where such professional services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

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

Regular and Customary: for purposes of MasterAssist Black means the charge for services and supplies for which the charge is made if it is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury in connection with which such services and supplies are received.

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

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

Sickness: means illness or disease of any kind contracted and/or commencing during a Covered Trip.

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

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

Traveling Companion: means the person(s) traveling with the eligible Cardholder on the same schedule

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

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

How to File a Claim

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

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

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

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-8883** (English); **1-636-722-8882** (Español); **1-636-722-8881** (Português).

MASTERASSIST BLACK*

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

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

Required Information (proof of loss):

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

*** MasterAssist Black offers “Cashless Service” for Medical Expenses. For questions or to obtain assistance please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (Español); 1-636-722-8881 (Português).**

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

Submit all required information as outlined above by either:

25. **Upload:** www.mycardbenefits.com
26. **Email:** mcreponse@ufac-claims.com
27. **Fax:** 1-216-617-2910
28. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

Payment of Claims:

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

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

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

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

General Provisions and Disclaimers

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

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

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

insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

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

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

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

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

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

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

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

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

Cellular Phone Protection

The **Cellular Phone Protection** provides coverage if a Mastercard® Black Credit cardholder's Covered Cellular Phone is Stolen or Accidentally Damaged to reimburse for the value of said Covered Cellular Phone when the Mastercard® Black Credit cardholder pays his/her Recurrent Cellular Phone Bill with his/her Mastercard® **Black Credit** account.

Who is Covered

Mastercard® Black Credit cardholders or an individual who is authorized to make purchases on the covered MasterCard account.

To Get Coverage

Insurance applies only if:

- The Cardholder has one (1) recurrent Cellular Phone Bill payment on the Mastercard® Black Credit account statement prior to the date of a covered Theft or Accidental Damage, causing a loss;
- The Cardholder's coverage begins the first day of the calendar month following the payment of the Covered Cellular Telephone bill using his/her Mastercard® Black Credit account.
- If the Cardholder fails to make a Covered Cellular Telephone bill payment using his/her Mastercard® Black Credit account in a particular month, coverage will be suspended until the first day of the calendar month following the date of any future Covered Cellular Telephone bill payment using his/her Mastercard® Black Credit account.

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The Kind of Coverage You Receive

The Cardholder's coverage begins the first day of the calendar month following the payment of the Covered Cellular Telephone bill using his/her Mastercard® Black Credit account. If a Cardholder fails to make a Covered Cellular Telephone bill payment using his/her Mastercard® Black Credit account in a particular month, coverage under the Policy will be suspended until the first day of the calendar month following the date of any future Covered Cellular Telephone bill payments using his/her Mastercard® Black Credit account.⁸

Coverage is for the lesser of the following amounts: 1) the actual cost to repair the Covered Cellular Telephone; or 2) up to USD† 800 per occurrence after a USD† 50 deductible per occurrence has first been applied to the cost to repair or replace the Covered Cellular Telephone.

Coverage is limited to two (2) claims per Mastercard® Black Credit account per 12 month period.

Coverage Conditions/Limitations

- Coverage is in excess of any other applicable insurance or indemnity the Cardholder may have.
- Coverage is limited only to those amounts not covered by any other insurance or indemnity and is subject to a **USD† 50 deductible per occurrence** with the maximum benefit amount up to USD† 600 per occurrence with a maximum aggregate of USD† 1,000 per twelve (12) month period. **Coverage is limited to two (2) claims per Mastercard® Black Credit account per 12 month period.**
- Coverage is for the lesser of the following amounts: 1) the actual cost to repair the Covered Cellular Telephone; or 2) up to USD† 800 per occurrence after a USD† 50 deductible has first been applied to the cost to repair or replace the Covered Cellular Telephone.
- No person or entity other than the Insured Person(s) described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

What is NOT Covered (Exclusions)

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

1. Covered Cellular Telephone accessories other than the standard battery and/or standard antenna provided by the manufacturer;
2. Covered Cellular Telephone(s) purchased for resale or for professional or commercial use;
3. Covered Cellular Telephone(s) that are lost or “Mysteriously Disappear”
4. Covered Cellular Telephone(s) under the care and control of a common carrier, including, but not limited to, the Postal Service, airplanes or delivery service;
5. Covered Cellular Telephone(s) stolen from baggage unless hand-carried and under the Cardholder’s supervision or under the supervision of the Cardholder’s traveling companion who is previously known to the Cardholder;
6. Covered Cellular Telephone(s) stolen from a construction site;
7. Covered Cellular Telephone(s) left unattended in a place to which the general public has access;
8. Covered Cellular Telephone(s) which have been rented, leased or borrowed or Cellular Wireless Telephone(s) that are received as part of a pre-paid plan;
9. Cosmetic damage to the Covered Cellular Telephone(s) or damage that does not impact the Covered Cellular Telephones’ ability to make or receive phone calls or ability to function as per it’s intended or designed purpose;
10. Accidental Damage or Theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin;
11. Covered Cellular Telephone(s) that the Cardholder damaged through alteration;
12. Damage or theft resulting from misdelivery or voluntary parting from the Covered Cellular Telephone(s);
13. Replacement Covered Cellular Telephone(s) purchased from other than a cellular service provider’s retail or internet store; or
14. Taxes, delivery or transportation charges or any fees associated with the service provided;

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

Key Terms and Definitions

Accidental Damage: means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Account: means an International Use Mastercard® Black Credit card account that is open and in good standing (not cancelled, suspended or delinquent) used to pay for the Recurrent Cellular Phone Bill.

Cardholder: means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® Black Credit card provided by an Issuer in the Issuing Territory who charges the monthly bill for an Covered Cellular Telephone to the eligible Mastercard® Black Credit card account.

Covered Cellular Telephone(s): is(are) the cellular telephone(s) associated with the primary line and additional or supplemental lines as listed on the Cardholder's cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or accidental damage occurred.

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

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

Issuing Territories: means Puerto Rico.

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

Mysterious Disappearance: means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

Stolen: means items that are taken by force and/or under duress or a loss which involves the disappearance of the Covered Cellular Telephone from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

Theft: means the illegal act of taking a Covered Cellular Telephone belonging to a Cardholder, without the consent of the Cardholder, with the intent to deprive the owner of its value.

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

How to File a Claim

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

- 1) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us within ninety (90) days from the date of incident or discovery or your claim may be denied. The Eligible Insured shall take all reasonable measures to protect, save, and/or recover the Covered

Cellular Telephone - upon receipt of a notice of claim, the Plan Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);

- 22) Complete the Claim Form(s) in its entirety signed and dated;
- 23) Submit all Required Information (proof of loss), as outlined in this section no later than submission period from the date of Claim Notification.
- 24) Benefits payable under this Policy for any loss will be paid within {30} days after receipt of the written proof of loss and all required information necessary to support the claim.

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: 1-636-722-8883 (English) or 1-636-722-8882 (Español).

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

Submission Period: No later than one-hundred twenty (120) days from the date of Claim Notification.

Required information (proof of loss):

The following information is required to substantiate the claim.*

1. the Cardholder's Mastercard® Black Credit account statement reflecting the monthly Covered Cellular Telephone payments for the month preceding the date the Covered Cellular Telephone was Stolen or Accidentally Damaged;
2. a copy of the Cardholder's current cellular service provider's billing statement;
3. a copy of the original Covered Cellular Telephone purchase receipt or other sufficient proof of the Covered Cellular Telephone model currently linked to the Cardholder's Covered Cellular Telephone account;
4. a copy of the insurance claim to the Cardholder's homeowner's, renter's or personal automobile insurance or any applicable cellular telephone insurance, or in the event that the claim amount is less than the Cardholder's deductible, a copy of the policy's declarations page.
5. documentation of any other settlement of the claim.
6. for theft claims, Cardholder must provide official copies of the police report regarding the incident within 48 hours of the incident;
7. for accidental damage claims, Cardholder must provide official copies of the repair estimates;
8. cardholder's statement of account showing the account is open and in good standing at the time of filing the claim;

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

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

Submit all required information as outlined above by either:

29. **Upload:** www.mycardbenefits.com
30. **Email:** mcreponse@ufac-claims.com

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

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

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

PO Box 89405

Cleveland, OH, 44101-6405

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

General Provisions and Disclaimers

General: These benefits and services are effective for eligible Mastercard cardholders effective July 1, 2020. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim.

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

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

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

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

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

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

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

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

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

Our Right to Recover From Others: If claims are paid by Us, We are entitled to recover such amounts from other parties or persons. Any party or person to or from whom We make payment must transfer to Us his or her rights to recovery against any other party or person. The party or person transferring such rights must do everything necessary to secure these rights and must do nothing that would jeopardize them.

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

TERMS AND CONDITIONS OF GENERALI GLOBAL ASSISTANCE IDENTITY PROTECTION PRODUCTS

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

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

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

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

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

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

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

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

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

A. DEFINITIONS:

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

“Effective Date” means the date when the Member enrolls in the IDP.

“Renewal Date” means each annual anniversary of the Effective Date.

1. DEFINITIONS APPLICABLE TO INDIVIDUAL PLANS

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

DEFINITIONS APPLICABLE TO COUPLE AND FAMILY PLANS

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

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

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

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

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

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

B. PREVENTION AND DETECTION PRODUCT SERVICES

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

SERVICES BY PROVIDING US OR OUR APPROVED THIRD PARTY SERVICE PROVIDERS WITH ADDITIONAL INFORMATION ABOUT YOURSELF. PROVIDING SUCH INFORMATION IS ENTIRELY OPTIONAL, BUT IF YOU CHOOSE NOT TO PROVIDE THE REQUESTED INFORMATION, SOME INCLUDED SERVICES WILL NOT BE AVAILABLE FOR YOU TO USE OR YOU MAY NOT BE ABLE TO RECEIVE ALL THE FEATURES OF INCLUDED SERVICES. ALL PERSONAL

INFORMATION WE RECEIVE FROM YOU WILL BE TREATED AS CONFIDENTIAL AND WILL BE USED ONLY BY GGA AND ITS APPROVED SERVICE PROVIDERS TO HELP PROVIDE THE PRODUCT SERVICES YOU HAVE REQUESTED. FOR ADDITIONAL INFORMATION RELATING TO USE OF INFORMATION YOU PROVIDE IN CONNECTION WITH OUR PRODUCTS, PLEASE SEE OUR PRIVACY POLICY.

1. 24/7 Expertise: GGA's U.S. based Identity Theft resolution specialists and online resources are available 24/7 to educate you about how identity theft occurs as well as provide tips to help keep your identity safe.

2. Identity Theft Protection Kit: GGA will provide you with an identity theft protection kit that explains many forms of identity theft and provides prevention advice and resolution resources. The kit also contains sample affidavit form as well as sample letter templates for filing disputes in cases of identity theft or fraud.

3. Preventative Education: GGA will provide online resources and phone assistance via GGA's Identity Theft Resolution center to educate you on how identity theft occurs as well as protective measures anyone can take to limit their risk.

4. Online Identity Monitoring Dashboard (requires activation): We will provide an online monitoring dashboard to monitor your identity risk level, access Identity theft protection tips and respond to alerts from our online platform.

5. Monthly risk alert/newsletter: GGA will send you communications to keep you abreast of identity-related threats that are commonly faced by consumers in today's world as well as the services & protections you could utilize through your identity theft protection program.

6. Credit Monitoring, Report and Score (requires activation and is available only in select countries): If your IDP includes this Product, GGA will provide you with access to your credit report and credit score and will monitor your credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in your name.

6.1 Credit Monitoring Services:

a. Credit Monitoring—1 Bureau (requires activation and is available only in select countries): Our credit monitoring services track your credit report at TransUnion® and alerts you of any changes that could indicate fraud (e.g., new credit inquiries, an address change, or a new credit account opened in our name). GGA will send alert notification emails and/or text messages anytime potentially unauthorized inquiries or suspicious activities on your credit file are detected so you can take immediate action to minimize damage. You will be able to view alert details, close out any legitimate activity, or flag reports that need immediate attention. If you cannot successfully enroll in Credit Monitoring, you will be notified via email or/and via text message.

b. Credit Monitoring—3-Bureau (requires activation and is available only in select countries): If your IDP program includes this service, our credit monitoring services track your credit report at the three major credit bureaus, TransUnion®, Experian®, and Equifax®, and alerts you of any changes that could indicate fraud (e.g., new credit inquiries, an address change, or a new credit account opened in your name). GGA will send alert notification emails or/and text messages anytime potentially unauthorized inquiries or suspicious activities on your credit file are detected so you can take immediate action to minimize damage. You will be able to view alert details, close out any legitimate activity, or flag reports that need immediate attention.

c. Credit Report and Score– 1 Bureau (requires activation and is available only in select countries): You will receive 24/7 online access to your credit report and credit score at TransUnion® to view the factors that affect your credit score and ensure that your credit history is accurate.

d. Credit Report and Score– 3 Bureau (requires activation): If your IDP program includes this service, you will receive 24/7 online access to your credit report and credit score from all three major credit bureaus to view the factors that affect your credit score and ensure that your credit history is accurate.

e. Monthly Credit Report and Score Refresh (requires activation and is available only in select countries): If your IDP program includes this service, we will keep regular tabs on updates to your credit score with our monthly credit report and score refresh (available on the first of every month)

f. Credit Monitoring Alerts (requires activation and is available only in select countries): You will receive an alert if any changes to your credit profile are detected, such as:

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

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

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

h. One-time credit report and one-time credit score (requires activation and is available only in select countries). Some IDP programs may have this Product. If your IDP includes this Product, you will have access to a one-time credit report and to a one-time credit score.

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

a. Eligibility: Credit Monitoring is available to the Member who must be at least 18 years of age.

b. Consent to Obtain Credit Information: By enrolling in the Credit Monitoring service, you certify that the information you have provided in connection with your account is

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

(TransUnion® is a registered trademark of TransUnion LLC., Experian® is a registered trademark of Experian Information Solutions, Inc. and Equifax® is a registered trademark of Equifax, Inc.)

c. Service only Available if We Can Match: If Credit Monitoring cannot match you with a consumer report or is otherwise unable to obtain your score, you will not be able to use this service until such time as you have built a credit history or otherwise corrected the matching error that has prevented us from obtaining your credit.

d. Communications: You agree to receive in electronic form all other communications regarding Credit Monitoring services. As part of the Credit Monitoring service, we may send you alerts by email or/and text message. You consent to receive these communications.

e. Right To Receive A Free Credit Report From AnnualCreditReport.com: Credit Monitoring provides access to your credit score and related information. However, it's important to know that, by law, you also have the right to free credit reports from AnnualCreditReport.com or by calling 877-322-8228, which is the authorized source under Federal Law for free credit reports. By law, you may obtain one free credit report from each of the three national credit reporting agencies (Experian, Equifax, and TransUnion) during any twelve-month period. For more information, go to: consumerfinance.gov.

f. Termination: We may terminate your access to Credit Monitoring at any time and for any reason without notice. If you close your account or your account charges off, we will terminate your access to Credit Monitoring.

7. IDENTITY MONITORING SERVICES

7.1 Identity Monitoring (requires activation to access your alerts): If your IDP includes this Product, you will receive access to Identity Monitoring ("Identity Monitoring"): Through its authorized provider, GGA provides internet searches to detect compromised credentials and potentially damaging use of your personal information, and alert you via email or/and text message so that you can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Examples of types of alerts include:

a. Detect Pre-Existing Conditions: The identity monitoring service conducts a look-back, searching potentially compromised data to attempt to identify previously unknown incidents of identity theft.

b. High Risk Transactions: This service monitors your high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts.

c. Compromised credentials: This service monitors your online credentials on sources such as hacker dump sites, the black market, hacktivist forums, file sharing portals, botnet exfiltration, data leaks and malware logs. If your username, email address, or passwords are found within a corporate data breach, on malicious third party botnets, or in criminal forums, we will alert you.

d. Internet Black Market Surveillance: This service monitors the underground economy to uncover exposed, sensitive information to determine if your personal identifying information appears. Additionally, you will be notified of upcoming expirations associated with information you enter for monitoring.

e. Identity Monitoring Alerts: Identity monitoring alerts are sent via email or/and text message when pieces of your identity are detected under suspicious circumstances so that you can take immediate action to minimize damage. When you log in, you can view alert details, close out any unwarranted alerts, or flag the ones that need immediate attention.

f. Payday loan Monitoring: This service monitors for payday loan fraud, which is when a thief uses your identity to illegally obtain a payday loan, racking up debt in your name.

g. Telecom Monitoring: This service, this service monitors for wireless, Voice Over Internet Protocol (“VOIP”), landline or prepaid mobile accounts newly opened and activated using your information.

h. URL and Domain Monitoring: URL and Domain monitoring allows you to enter an up to 10 domain or url names related to your small business. This service will monitor the domain and url names for any compromised email addresses associated with the domain or url names and if compromised email addresses are found in a data breach, this service will alert you via email or/and text message and will provide information regarding the specific email address that was breached along with information about the date found and source (provided that this information is available).

C. IDENTITY THEFT RESOLUTION PRODUCT SERVICES:

If your IDP includes Identity Theft Resolution Services, if you experience an identity theft incident (“Identity Theft”) our Identity Theft Resolution services can help. Upon notification of an Identity Theft of a Member and receipt of a duly completed and executed authorization form from the Member, we treat each Identify Theft as an emergency and will perform any or all of the following steps necessary to attempt to undo or prevent further damage to you:

1. 24/7/365 US Based Certified Identity Theft Resolution Specialists: Our team of Identity Theft Resolution Specialists is available 24/7 year-round to help resolve your Identity Theft incident and prevent further damage.

Our Resolution Specialists have both Federal Credit Reporting Act (FCRA) and Certified Identity Theft Risk Management Specialist (CITRMS®) certifications.

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

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

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

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

set it up with the other two. You have to place Extended Fraud Alerts or/and Active Duty Fraud Alerts with each credit bureau separately.

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

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

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

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

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

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

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

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

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

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

E. CANCELLATION POLICY:

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

F. TERM:

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

G. RENEWAL TERM:

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

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

H. LIMIT OF LIABILITY:

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

I. LIMITATIONS AND EXCLUSIONS:

1. Identity Theft(s) discovered by Members prior to enrollment in the IDP program are not eligible for services.
2. GGA does not guarantee that its intervention on behalf of the Member duly enrolled in the IDP will result in a particular outcome or that its efforts on behalf of the Member will lead to a result satisfactory to the Member.
3. GGA may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster, political instability or regulatory restrictions. GGA will attempt to assist a Member consistent with the limitations presented by the prevailing situation in the area.

4. Services cannot always be assured if conditions such as war, disaster or political instability render assistance Services difficult or impossible to provide. In such instances, Supplier reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit Supplier to fully provide Services or inclusion on an economic or trade sanction list (such as, but not limited to the U.S. Department of the Treasury's Office of Foreign Assets Control List).

5. GGA shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to labor disturbance and strike, rebellion, riot, civil commotion, war, terrorism, or uprising, nuclear accidents, natural disasters, acts of God, inclusion on an economic or trade sanction list or where rendering services is prohibited by local law or regulations.

6. (Applicable to US Programs only) Unless otherwise indicated, all credit scores furnished with our Products are TransUnion® Credit Scores. By this, we mean that all credit scores are prepared by TransUnion and make use of the TransUnion® VantageScore®3.0, which is a proprietary credit model developed by TransUnion®. Although the TransUnion® VantageScore® 3.0 is sometimes used by lenders, it is unlikely that your particular lender will use the TransUnion VantageScore®3.0. When prepared and delivered to you as part of the IDP, the TransUnion®VantageScore® 3.0 is provided solely to help you understand how lenders may evaluate your overall credit risk. Therefore, nothing in any of our Products is an endorsement or a determination of any person's qualification for a loan, or any other extension of credit.

7. (Applicable to US Programs only) Your use of the TransUnion® Credit Scores is subject at all times to all TransUnion terms and conditions, restrictions, and disclaimers. GGA assumes no responsibility of any kind for the completeness or accuracy of any TransUnion® Credit Score. GGA does not represent that the TransUnion® VantageScore® 3.0 is identical or similar to any other credit score or score model.

8. (Applicable to US Programs only) In the case of the TransUnion® VantageScore 3.0®, refer to TransUnion's Terms of Use at [click here](#).

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

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

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

J. GOVERNING LAW AND JURISDICTION:

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

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

Couple Plan.

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

Family Plan.

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

Enrollment of Minor Children in Family Plan.

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

Further Certifications or Documents May Be Required.

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

CHILD REQUIRES US TO OBTAIN INFORMATION ABOUT YOUR CHILD AND THAT ANY INFORMATION ABOUT YOUR MINOR CHILD THAT

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

Automatic Suspension.

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

Last Revision Date: January 30, 2020

