

# Mastercard® Guide to Benefits

for Debit Cardholders



## First Hawaiian Bank Complete Checking Debit Mastercard

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

This Guide to Benefits contains detailed information about insurance, retail protection and travel services you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier.

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at **1-800-Mastercard: 1-800-627-8372,** or **en Español: 1-800-633-4466.**

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

## Key Terms

### Key Terms:

Throughout this document, You and Your refer to the **cardholder** or **authorized user** of the **covered card**. We, Us, and Our refer to New Hampshire Insurance Company, an AIG company, Inc. (Except for Price Protection and Satisfaction Guarantee refer to AIG Warranty Guard, Inc.)

**Administrator** means Sedgwick Claims Management Services, Inc., you may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at **1-800-Mastercard**.

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

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

**Cardholder** means the person who has been issued an account by the Participating Organization for the **covered card**.

**Carry-on luggage** means suitcases or other containers specifically designated for carrying personal property, which are carried on board a **common carrier** by you.

**Charge** means any non-refundable cancellation or change fee imposed by the **common carrier**.

**Checked luggage** means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**.

**Common carrier** means an air, land or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. **Common carrier** does not include helicopters, taxis, rental cars, hired cars and private and contract carriers.

**Covered card** means the Mastercard card.

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

**Destination** means the place where you expect to travel on Your **trip** as indicated on Your **common carrier** ticket.

**Domestic partner** means an unmarried person in an intimate, committed relationship of mutual caring. They must share responsibility for basic living expenses with you. They must be at least eighteen (18) years old and not currently married and/or committed to another person.

**Economy fare** means the lowest published rate for the most direct one-way ticket on the **common carrier** used for your **trip**.

**Eligible Cellular Wireless Telephones** are the cellular telephones associated with the primary line and up to the first four secondary, additional or supplemental lines on the **Eligible Person's** cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or **damage** occurred.

**Eligible expense(s)** means reasonable and necessary attorney fees or court costs associated in removing any civil suit wrongful brought against you as a result of **identity fraud** or any suit brought against you by a creditor or collection agency or other entity for non-payment of goods and/or services as a result of **identity fraud**, actual U.S. wages **lost** due to time off relating to efforts in resolving your **identity fraud** issues, loan applications fees, notarizing affidavits or other similar document cost, long distance telephone cost, and postage cost you may have incurred as a direct result of **identity fraud**.

**Eligible Person** means a person to whom an Eligible Account is issued from a Participating Organization who **charges** the monthly bill for an **Eligible Cellular Wireless Telephone** to an Eligible Account. No person or entity other than the **Eligible Person(s)** described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

**Evidence of Coverage (EOC)** means the document describing the terms, conditions, and exclusions. The **EOC**, Key Terms, and Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Legal Disclosures are not a part of your coverage.

**Family member** means the spouse or **domestic partner** of you. It includes unmarried children of you under nineteen (19) years of age. It also includes unmarried children under twenty-six (26) years of age if a full-time student at an accredited college or university.

**Identity fraud** means the use of your name, address, Social Security number (SSN), bank, or credit card account number, or other identifying information without your knowledge to commit fraud or deception.

**Injury** means bodily **injury** caused by an accident that occurs while You are covered under this program, and results directly and independently of all other causes of **loss**. The **injury** must be verified by a **physician**.

**Loss** means the **eligible expenses** related to your **identity fraud**.

**Lost** means luggage (including personal property contained within) that is missing for 10 consecutive days and whose whereabouts are unknown to you or the **common carrier**.

**Medically imposed restrictions** means a restriction certified by Your **physician** prohibiting You from traveling on a **common carrier**.

**Mysteriously Disappear** 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.

**Non-auction internet advertisements** means advertisements posted on the Internet, by a non-Auction Internet merchant

## Mastercard ID Theft Protection™

### Program Description:

Mastercard ID Theft Protection provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

### Eligibility:

To be eligible for this coverage, you must be a Mastercard **cardholder** who holds a debit card issued by a U.S. financial institution.

### Access:

Simply contact **1-800-Mastercard** if you believe you have been a victim of Identity Theft.

### Services provided:

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

- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Assistance in notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- Assisting the cardholder with debit, credit and/or **charge** card replacement.
- Assisting cardholder with membership/affinity card replacement.
- Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
- Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.

### Mastercard ID Theft Alerts™:

Mastercard is offering cardholders cyber security through ID Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, ID Theft Alerts is tracking thousands of websites and millions of data points, and alerting cardholders whose personal information they find has been compromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves. Get started at no cost to you by enrolling at <http://www.mastercard.us/idtheftprotection>.

### Charges:

There is no **charge** for these services, they are provided by your Financial Institution.

### Services NOT provided:

- When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.

with a valid tax identification number. The advertisement must have been posted within sixty (60) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

**Physician** means a licensed medical, surgical, or dental practitioner acting within the scope of his or her license. The treating **physician** may not be You, Your **family member**, a **traveling companion** or related to You by blood.

**Pre-existing medical condition** means any condition resulting from any **injury** or **sickness** affecting You, a **traveling companion**, or a **Family Member** traveling with You within the sixty (60) day period prior to the purchase date of Your **trip**. The condition must have (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine; or (c) required medical treatment or treatment was recommended by a **physician**. Taking maintenance medications for a condition that is considered stable shall not be included as a **pre-existing medical condition**.

**Printed advertisements** means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within sixty (60) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

**Return destination** means the place to which You expect to return from Your **trip** as indicated on Your **common carrier** ticket.

**Sickness** means an illness or disease that is diagnosed or treated by a **physician**.

**Stolen** means items that are taken by force and/or under duress or a **loss** which involves the disappearance of **Eligible Cellular Wireless 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.

**Traveling companion** means any individual(s) with whom you have arranged to travel on the same **trip** with the same itinerary and for which the cost of **trip** was **charged** with your **covered card**.

**Trip** means a scheduled period of travel with a **destination** and **return destination** away from your primary residence using a **common carrier**.

**Trip completion date** means the date on which you are scheduled to return to the **return destination**.

**Trip departure date** means the date on which you are originally scheduled to leave on Your **trip**.

**United States Dollars (USD)** means the currency of the United States of America.

- When your financial institution or card issuer which provides this Service, has investigated the event and deemed you are responsible the **charge** or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

### Program provisions for Mastercard ID Theft Protection:

This service applies only to you, the named Mastercard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any **loss** or damage to property protected by the program. The provider, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible Mastercard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-Mastercard**.

## Extended Warranty

### Evidence of Coverage

Refer to Key Terms for the definitions of You, Your, We, Us, Our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

- You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.

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

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended

warranty exceeds twelve (12) months, this coverage does not apply.

- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

#### C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the actual amount **charged** on your **covered card** or \$10,000, whichever is less.
- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.
- We or our **administrator** will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

#### D. What is NOT covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- Floor models that do not come with an original manufacturer warranty.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/ services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, and other software.
- All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).
- Any shipping **charges**, transportation and delivery **charges**, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Direct or indirect **loss** resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).

- Indirect or direct **damages** resulting from a covered **loss**.
- Mechanical failure arising from product recalls.
- **Trip**, service, or diagnostic **charges** in the absence of any covered repairs or verified failure.
- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- **Losses** caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical **damage** to the item.
- Any exclusion listed in the original manufacturer's warranty.

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

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
  - Receipt showing covered item(s).
  - Statement showing covered item(s).
  - Itemized purchase receipt(s).
  - Original manufacturer's (or U.S. store brand) warranty.
  - Service contract or optional extended warranty, if applicable.
  - Itemized repair estimate from a factory authorized service provider.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

### Price Protection

The Legal Disclosure is part of this agreement.

#### A. To get coverage:

You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.

You must see either a **printed advertisement** or **non-auction Internet advertisement** for the same product (advertisement must verify same manufacturer and model number) for a lower price within sixty (60) days from the date of purchase as indicated on your receipt.

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

- Purchases you make entirely with your **covered card** are covered for sixty (60) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.
- Items you purchase with your **covered card** and give as gifts also are covered.

- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

#### C. Coverage limitations:

Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claim(s) per **cardholder** account per twelve (12) month period.

#### D. What is NOT covered:

- Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- Items purchased for resale, rental, professional, or commercial use.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, one-of-a-kind, or special-order items.
- Layaway items; items returned to any store.
- Any items purchased from an **auction**.
- Items for which the **printed advertisement** or **non-auction Internet advertisement** containing the lower price was published after sixty (60) days from the date you purchased the item.
- Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.
- Items advertised in or as a result of "limited quantity," "going out-of-business sales," "close out", or as "discontinued".
- **Printed advertisements** or **non-auction Internet advertisements** that display pricing lower than your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer's coupons, or special financing.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- Land, any buildings (including, but not limited, to homes and dwellings), permanently installed items, fixtures, structures, or home improvement.
- Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.

- Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

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

##### For a Printed Advertisement:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
  - A copy of the **printed advertisement** that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
  - Receipt showing the item(s) was purchased.
  - Statement showing item(s) purchased and use of accumulated points.
  - Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

##### For a Non-Auction Internet Advertisement:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
  - A copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other **charges**.
  - Receipt showing the item(s) was purchased.
  - Statement showing item(s) purchased.
  - Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

### Satisfaction Guarantee

The Legal Disclosure is part of this agreement.

#### A. To get coverage:

You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.

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

- Purchases you make entirely with your **covered card** are covered for sixty (60) days from the date of purchase as indicated on your receipt for a full refund in the event that you are dissatisfied with your purchase and the store will not accept the item for return.
- Items you purchase with your **covered card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage

is limited to only those amounts not covered by any other insurance or coverage.

#### C. Coverage limitations:

Coverage is limited to the actual cost of the item (excluding taxes, storage, shipping, and handling costs), up to \$250 per claim. In no event will we pay more than the purchase price of the item.

Items must be returned undamaged, in good working condition, and in its original and complete packaging. You are responsible for all mailing costs.

#### D. What is NOT Covered:

- **Damaged**, defective, or non-working items.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, rare, one of a kind, or special order items.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Items purchased for resale, professional, or commercial use.
- Plants, shrubs, animals, pets, consumables, and perishables.
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes).
- Motorized vehicles, including, but not limited, to automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Shipping **charges**, taxes, storage fees, postage, transportation and delivery **charges**; promised time frames of delivery.
- Products purchased at **auctions**.

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

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the date of purchase or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
  - Receipt showing the purchased item(s).
  - Statement showing the purchased item(s).
  - Itemized purchase receipt(s).
  - Written documentation from the store manager or equivalent on store letterhead documenting the refusal to accept the returned item.

- o A copy of the store's return policy.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

You must send the item to us or our **administrator** before any claim will be paid. Item must be returned in its original packaging along with the original owner's manuals and warranty information. You are responsible for all mailing or shipping costs to us or our **administrator**. Items sent to us or our **administrator** will not be returned to you.

## Cellular Wireless Telephone Protection Coverage \$1,000/\$1,500/\$50

### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

You must **charge** your monthly cellular telephone bill with your **covered card**. You are eligible for coverage the first day of the calendar month following the payment of your cellular telephone bill with your **covered card**.

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

- Reimbursement for **damage** or theft of Eligible Cellular Telephone.
- Coverage begins the first day of the calendar month following the payment of your monthly cellular telephone bill.
- Coverage ends the first day of the calendar month following nonpayment of your monthly cellular telephone bill.
- Coverage is excess of any other applicable insurance or indemnity the **Eligible Person** may have.

#### C. Coverage limitations:

Coverage is limited to **damage** or theft up to \$1,000 per claim subject to the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty dollar (\$50) deductible. The maximum liability is \$1,000 per claim occurrence, and \$1,500 per twelve (12) month period.

#### D. What is NOT covered:

The following items are excluded from coverage under this Policy:

- Cellular Wireless Telephone accessories other than the standard battery and/or standard antenna provided by the manufacturer.
- Cellular Wireless Telephones purchased for resale.
- **Eligible Cellular Wireless Telephones** that are **lost** or **"Mysteriously Disappear"**.
- Cellular Wireless Telephones under the care and control of a **common carrier**, including, but not limited to, the U.S. Postal Service, airplanes or delivery service.
- Cellular Wireless Telephones **stolen** from baggage unless hand-carried and under the **Eligible Person's** supervision or under the supervision of the **Eligible Person's traveling companion** who is previously known to the **Eligible Person**.
- Cellular Wireless Telephones **stolen** from a construction site.
- Cellular Wireless Telephones that are not received as a part of a recurring monthly plan from a cellular provider.

- Cosmetic **damage** to the **Eligible Cellular Wireless Telephone** or **damage** that does not impact the **Eligible Cellular Wireless Telephone's** ability to make or receive phone calls.

- **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.

- **Damage** or theft resulting from mis-delivery or voluntary parting from the **Eligible Cellular Wireless Telephone**.

- Replacement Cellular Wireless Telephone(s) purchased from other than a cellular service provider's retail or internet store; or Taxes, delivery or transportation **charges** or any fees associated with the service provided.

#### E. How to file a claim

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within ninety (90) days of the **loss** or the claim may not be honored.
- Submit the following documentation within one hundred and twenty (120) days of the date you report the claim or the claims may not be honored:
  - **Eligible Person's** card statement reflecting the monthly **Eligible Cellular Wireless Telephone** payments for the month preceding the date the **Eligible Cellular Wireless Telephone** was **Stolen** or suffered **damage**.
  - A copy of the **Eligible Person's** current wireless service provider's billing statement.
  - A copy of the original **Eligible Cellular Wireless Telephone** purchase receipt or other sufficient proof of the **Eligible Cellular Wireless Telephone** model currently linked to the **Eligible Person's Eligible Cellular Wireless Telephone** account.
  - A copy of the insurance claim to the **Eligible Person's** cellular telephone insurance, or in the event that the claim amount is less than the **Eligible Person's** deductible, a copy of the policy's declarations page.
  - If a claim is due to **damage**, a copy of the repair estimate and photos of the **damage**.
  - If the claim is due to theft, a copy of the police report filed within forty-eight (48) hours of the theft.

## Identity Fraud Expense Reimbursement

### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

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

We will reimburse you for **losses** you incur as a result of **identity fraud**.

Coverage is secondary to any other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

## B. Coverage limitations:

Coverage is limited to **eligible expenses**, up to \$5,000 per claim, as a result of **identity fraud**.

## C. Where you're covered:

Coverage applies only to **losses** arising out of an **identity fraud** occurring within any of the fifty (50) United States of America, Canada, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands.

## D. What is NOT covered:

- An act of fraud, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any authorized representative of you, whether acting alone or in collusion with you or others.
- **Damages** or **losses** arising out of any business pursuits, **loss** of profits, business interruption, **loss** of business information, or other pecuniary **loss**.
- **Damages** or **losses** arising from the theft or unauthorized or illegal use of your business name, d/b/a/ or any other method of identifying your business activity.
- Any **lost** wages due to **sickness** or emotional breakdown;
- **Damages** or **losses** of any type for which the financial institution is legally liable.
- **Damages** or **losses** of any type resulting from fraudulent **charges** or withdrawal of cash from a debit or credit card.
- **Damages** or **loss** of any type resulting from fraudulent withdrawals from financial accounts;
- Indirect or direct **damages** or **losses** of any nature.
- Any incident involving a **loss** or potential **loss** not notified to the relevant police authority within seventy-two (72) hours from the date you had knowledge of the **loss**.
- Any costs due to delay in providing services, or **damages** resulting from any delay in services.
- **Losses** that were incurred or commenced prior to this coverage being provided to you.
- Fees or costs associated with the use of any investigative agencies or private investigators.
- Any **loss** that is not a direct result of **identity fraud**.
- Theft or **damages** of traveler's checks, tickets of any kind, negotiable instruments, cash or its equivalent, passports, or any documents.
- Authorized **charges** that you have disputed based on the quality of goods or services.
- Authorized account transactions or trades that you have disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.

## E. What to do if you're a victim of identity fraud:

- Call **1-800-Mastercard** upon discovery of **identity fraud** to report the incident.
- Contact all major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud** to place a fraud alert on your credit report;
- File a police report in your local jurisdiction;

- File a complaint with the Federal Trade Commission (FTC). You may be requested to file a report with other agencies as necessary;
- Follow all procedures for recovery and reasonable requests for information and assistance at all institutions affected;
- Maintain a copy of all receipts, bills or other records that support your claim for an **Identity Fraud** Expense Reimbursement payment. These records shall be kept in such manner that can accurately determine the amount of any **loss**.
- Take any other reasonable steps available to protect your identity from any further fraudulent use.

## F. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must inform us or our **administrator** of an **identity fraud** case no later than sixty (60) from the date of discovery.
- Submit the following documentation within one hundred and eighty (180) days after close of your identify fraud case or the claim may not be honored.
  - o Proof that a fraud alert was placed with each major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud**;
  - o Copy of a police report from your local jurisdiction;
  - o Copy of results of any settlement or denial from credit card companies, banks, creditors, collection agencies, etc. concerning your **identity fraud** claim.
  - o Copy of the complaint filed with the Federal Trade Commission (FTC).
  - o Copy of all receipts, bills or other records that support your claim for an **Identity Fraud** Expense Reimbursement payment.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Note: **Identity Fraud** Expense Reimbursement is not available to residents of the state of New York.

## Purchase Assurance

### Evidence of Coverage

Pursuant to the below terms and conditions, when an item you bought with your **covered card** is **damaged** or **stolen** within ninety (90) days of purchase, you may be eligible for benefits under this coverage.

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

### A. To get coverage:

- You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.

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

- Most items you purchase entirely with your **covered card** are covered if **damaged** or **stolen** for ninety (90) days from the date of purchase as indicated on your **covered card's** receipt.
- Items you purchase with your **covered card** and give as gifts also are covered.



- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

### C. Coverage limitations:

- Coverage is limited to the lesser of the following:
- The actual cost of the item (excluding delivery and transportation costs).
- A maximum of \$1,000 per **loss** and a total of \$25,000 per **cardholder** account per twelve (12) month period.
- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item **stolen** or **damaged**. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- Coverage for **stolen** or **damaged** jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

### D. What is NOT covered:

- Items left in public sight, out of arm's reach, lacking care, custody or control by the **cardholder**.
- **Lost** items, and items that **mysteriously disappear** (the only proof of **loss** is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
- Items **lost, stolen, damaged**, or mis-delivered while under the care, custody, and control of another party or **common carrier** (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- **Losses** due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- **Losses** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- **Losses** that cannot be verified or substantiated.
- Items covered by a manufacturer's recall or class action suit.
- Items that you **damage** through alteration (including, but not limited to, cutting, sawing, shaping).
- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- **Stolen** items without a documented report from the police.
- Items that are **damaged** during transport via any mode.
- Items **stolen** from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not

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

- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
  - Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
  - **Losses** caused by insects, animals, or pets.
  - Plants, shrubs, animals, pets, consumables, and perishables.
  - Items purchased for resale, rental, professional, or commercial use.
  - Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/ services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
  - Application programs, computer programs, operating software, and other software.
  - **Losses** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
  - **Losses** caused by power surge, contamination by radioactive or hazardous substances, including mold.
  - Direct or indirect **loss** resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
  - **Losses** caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
  - Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
  - Items **stolen** or **damaged** at a new home construction site.
  - Rented, leased, or borrowed items for which you will be held responsible.
  - **Trip**, service, or diagnostic **charges** in the absence of any covered repairs or verified failure.
  - Any shipping **charges**, transportation and delivery **charges**, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- ### E. How to file a claim:
- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the **loss** or the claim may not be honored.
  - Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
    - o Repair estimate for **damaged** item(s).
    - o Photograph clearly showing **damage**, if applicable.
    - o Receipt showing purchase of covered item(s).

- o Statement showing purchase of covered item(s).
- o Report from police listing any items **stolen**.
- o Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## MasterAssist Travel Assistance Services

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

Travel Assistance Services is your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 50 miles or more from home.\* This is reassuring, especially when visiting a place for the first time or not speaking the language. For services, call **1-800-Mastercard**. Enrollment is automatic and the assistance service is free to **cardholders**. Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills).

\* Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact us prior to embarking on a covered **trip** to confirm whether or not services are available at your **destination(s)**.

### MasterTrip® Travel Assistance

- Before you begin your **trip**, MasterTrip provides information on travel requirements including documentation (visas, passports), immunizations or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip will also help you locate any **lost** or **stolen** travel materials, including luggage. This is not an insurance policy for **lost/stolen** luggage and we do not reimburse you for a permanent **loss**.
- If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a **family member**, friend, or business account.
- This service does not provide maps or information regarding road conditions.

### Travel Services Medical Assistance

- Provides a global referral network of general **physicians**, dentists, hospitals and pharmacies. We can also help you refill prescriptions with local pharmacists (subject to local laws).
- In the event of emergencies, a stateside **physician** or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary, or have a **family member** or close friend brought to your bedside if you have been traveling alone (at **cardholder's** expense). If a tragedy

occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

### MasterLegal® Referral Service

- Provides you with English-speaking legal referrals or consults with appropriate embassies and consulates regarding your situation.
- Will assist in transfers up to \$5,000 in cash from a **family member**, friend or business to cover legal fees or to post bail. There is no **charge** for referral services; however, legal and bail fees are your responsibility.

### Master RoadAssist® Roadside Service

(Available only when traveling in the 50 United States and the District of Columbia)

- If your car breaks down on the road, just call 1-800-MCASSIST and tell us where you are.
- We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, and tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard account.
- You are responsible for emergency road service **charges** incurred by towing facilities responding to your dispatch, even if you are not with your vehicle (or it's gone) when the tow truck arrives. Mastercard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.
- Emergency road service is not available in areas not regularly traveled, in "off road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers or vehicles-in-tow.
- If you have a rental car, be sure to call the rental car agency before you call **1-800-Mastercard**, as many rental agencies have special procedures regarding emergency road service assistance.

## Trip Cancellation and Trip Interruption

### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

You must purchase the **trip** entirely with your **covered card** for you, or your **family member**, and your **traveling companions**. If redeemable certificates, vouchers, coupons, or discounts awarded from frequent flier programs are used to purchase the **trip**, any remaining **charge** for the **trip** must be purchased entirely with your **covered card**.

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

##### Trip Cancellation

We will reimburse you for any incurred **charge** if you are required to cancel the **trip**, prior to the **trip departure date**, due to a covered reason. You must cancel the **trip** with your **common carrier** as soon as the covered reason arises. You must also advise the **administrator** immediately, as we will not pay benefits for any additional **charges** incurred that

would not be **charged** had you notified the **common carrier** and the claim **administrator** as soon as reasonably possible.

Covered reason is a **sickness, injury**, or death of you, your **family member**, or your **traveling companion**, which results in **medically imposed restrictions**.

#### Term of Coverage:

Coverage begins on the date the **trip** was purchased and ends on the **trip departure date**.

#### Coverage Limitations:

Coverage is limited to the lesser of the following:

- \$1,500 per any twelve (12) month period; or
- The original cost of the **common carrier** ticket for the **trip**.

Coverage is secondary to any other applicable insurance or benefit available to you including benefits provided by the **common carrier** (including, but not limited to, exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers).

#### Trip Interruption

If the **trip** is interrupted for a covered reason, we will reimburse you for the travel on a **common carrier** to your **return destination** or to rejoin your **family members** or travel companions at their current location.

Covered reason is a **sickness, injury**, or death of you, your **family member**, or your **traveling companion**, which results in **medically imposed restrictions**.

#### Term of Coverage:

Coverage begins on the **trip departure date** and ends on the **trip completion date**.

#### Coverage Limitations:

Coverage is limited the lesser of the following:

- \$1,500 per any twelve (12) month period; or
- The lesser of: (i) any **charge**; (ii) one-half (½) the original cost of the **trip**; or (iii) the cost of an **economy fare** ticket.

Coverage is secondary to any other applicable insurance or benefit available to you including benefits provided by the **common carrier** (Including, but not limited to, exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers).

#### C. What is NOT covered:

##### •Pre-existing medical conditions.

- Intentionally self-inflicted injuries, including suicide or attempted suicide.
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) civil war.
- Participation in any military maneuver or training exercise.
- Piloting or learning to pilot or acting as a member of the crew of any aircraft.
- Mental or emotional disorders, unless hospitalized.
- Participation in professional athletics or underwater activities.
- Being under the influence of drugs or intoxicants.
- Commission of or the attempt to commit a criminal act.

- Participating in bodily contact sports (ex. boxing); skydiving; hang gliding; parachuting; Mountaineering; any race; bungee cord jumping; or speed contest.
- Dental treatment except as a result of accidental **injury** to sound, natural teeth.
- Any non-emergency treatment or surgery, routine physical examinations.
- Hearing aids, eye glasses or contact lenses.
- Curtailment or delayed return for other than a covered reason.
- One-way travel that does not have a **return destination**.

#### D. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the **loss** or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of **loss** or the claim may not be honored:
  - **Covered card** billing statement showing the **charge** for the covered **trip**.
  - Proof of a covered reason including the completed **physician's** form.
  - Copy of the cancellation policy of the **common carrier**.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

### Worldwide Automatic Travel Accident, Baggage Delay, & Trip Cancellation/ Interruption Insurance

#### THE PLAN

As a Mastercard **Cardholder**, you, your spouse or **domestic partner** and unmarried dependent children will be automatically insured against accidental **loss** of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed **common carrier**, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been **charged** to your Mastercard Card account. If the entire cost of the passenger fare has been **charged** to your Mastercard account prior to departure for the airport, terminal or station, coverage is also provided for **common carrier** travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your **destination**. If the entire cost of the passenger fare has not been **charged** prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is **charged** to your Mastercard account. This coverage does not include **Commutation**. **Commutation** is defined as travel between the Insured Person's residence and regular place of employment. **Common Carrier** means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

## IMPORTANT DEFINITIONS

**Accident** or **Accidental** means a sudden, unforeseen and unexpected event happening by chance. **Dependent Child(ren)** means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of twenty-five (25) and reside with the Insured Person; or 2) beyond the age of twenty-five (25), permanently mentally or physically challenged, and incapable of self support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institution of higher learning. **Domestic Partner** means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person's sole spousal equivalent; and 3) has resided in the same household as the primary insured person; and 4) been jointly responsible with the primary insured person for each other's financial obligation, and who intends to continue the relationship above indefinitely.

## THE BENEFITS

The full Benefit Amount of \$100,000 is payable for accidental **loss** of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental **loss** of: one member, sight of one eye, speech or hearing. **"Member"** means hand or foot. One quarter of the Benefit Amount is payable for the accidental **loss** of the thumb and index finger of the same hand. **"Loss"** means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a **loss** of hand or foot even if they are later reattached. **"Benefit Amount"** means the **Loss** amount applicable at the time the entire cost of the passenger fare is **charged** to the eligible Mastercard account. The **loss** must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple **charge** cards obligate the Company in excess of the stated Benefit Amounts for any one **loss** sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such **losses** will be subject to a maximum limit of insurance equal to three (3) times the Benefit Amount for **loss** of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

## BAGGAGE DELAY

We will reimburse the Insured Person up to the Daily Benefit Amount of \$300 per day for three (3) days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered **trip** and at a **destination** other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets,

documents, money, securities, checks, travelers checks and valuable papers; or 4) business samples; The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a **Common Carrier** for more than four (4) hours from the time the Insured Person arrives at the **destination** on the Insured Person's ticket.

## FINANCIAL SERVICES TRIP CANCELLATION / INTERRUPTION

In the event of the Insured Person's **Trip** Cancellation or **Trip** Interruption, we will pay up to the **Trip** Cancellation/**Trip** Interruption Benefit Amount of \$100. Our payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a **Common Carrier** passenger fare(s); or 2) \$100. The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person. The **Trip** Cancellation or **Trip** Interruption of the Insured Person must be caused by or result from: 1) death, Accidental **injury**, disease or physical illness of the Insured Person or an Immediate **Family Member** of the Insured Person; or 2) default of the **Common Carrier** resulting from Financial Insolvency. The death, Accidental **injury**, disease or physical illness must be verified by a **Physician** and must prevent the Insured Person from traveling on a Covered **Trip**. With respect to Financial Services **Common Carrier Trip** Cancellation/**Trip** Interruption only, this insurance does not apply to **loss** caused by or resulting from: 1) a Pre-Existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a **loss** covered under this policy; or 4) the Insured or an Immediate **Family Member** being under the influence of drugs (except those prescribed and used as directed by a **Physician**) or alcohol; or 5) the Insured or an Immediate **Family Member**: a) traveling against the advice of a **Physician**; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy. **Covered Trip** means travel on a **Common Carrier** when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers or coupons, has been **charged** to an Insured Person's Account issued by the Policyholder. **Covered Trip** also means travel on a **Common Carrier** when free flights have been awarded from frequent flier or points programs provided that all of the miles or points were accumulated from **charges** on that card.

**Financial Insolvency** means the inability of the entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Non - refundable** means amount of money paid by or on behalf of the Insured Person for a **Covered Trip** which will be forfeited under the terms of the agreement made with

the **Common Carrier** for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation. **Immediate Family Member** means the Insured Person's: 1) Spouse or **Domestic Partner**; 2) children, including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. **Immediate Family Member** also means a Spouse's or **Domestic Partner's** children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Pre-Existing Condition** means Accidental **injury**, disease or illness of the Insured Person or **Immediate Family Member** of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a **Common Carrier** passenger fare(s). Disease or illness has manifested itself when: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease. **Trip Cancellation** means the cancellation of **Common Carrier** travel arrangements when the Insured Person is prevented from traveling on a **Covered Trip** on or before the **Covered Trip** departure. **Trip Interruption** means the Insured Person's **Covered Trip** is interrupted either on the way to the point of departure or after the **Covered Trip** departure. With respect to Financial Services **Common Carrier Trip** Cancellation/Trip Interruption only, the Disease or Illness Exclusion # 1 below does not apply.

## ELIGIBILITY

This travel insurance plan is provided to Mastercard **cardholders** automatically when the entire cost of the passenger fare(s) are **charged** to a Mastercard account while the insurance is effective. It is not necessary for you to notify your financial institution, the **administrator** or the Company when tickets are purchased.

## THE COST

This travel insurance plan is provided at no additional cost to eligible Mastercard **cardholders**. Your financial institution pays the premium for this insurance.

## BENEFICIARY

The **Loss** of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

## EXCLUSIONS

This insurance does not cover **loss** resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection

(except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; This insurance also does not apply to an accident occurring while an Insured is acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

## CLAIM NOTICE

Written claim notice must be given to the Company within 20 days after the occurrence of any **loss** covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible. **CLAIM FORMS:** When the Company receives notice of a claim, the Company will send you forms for giving proof of **loss** to us within 15 days. If you do not receive the forms, you should send the Company a written description of the **loss**. **CLAIM PROOF OF LOSS:** Complete proof of **loss** must be given to us within 90 days after the date of **loss**, or as soon as reasonably possible. Failure to give complete proof of **loss** within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of **loss**. **CLAIM PAYMENT:** For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of **loss** is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

## HOW TO FILE A CLAIM

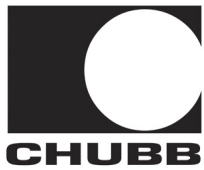
To file a claim please call **1-800-Mastercard**. Claims are processed by the Claim **Administrator**, Crawford and Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Crawford and Company, P.O. Box 4090, Atlanta, GA 30302, Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through Myclaimsagent.com.

## EFFECTIVE DATE

This insurance is effective on the date that you become an eligible **cardholder**; and will cease on the date the Master Policy 6477-44-67 is terminated or on the date your account ceases to be eligible, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the Policyholder: Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan **Administrator**: Direct Marketing Group 13265 Bedford Avenue, Omaha, NE 68164



Plan Underwritten By Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies  
9931 South 136th Street, Suite 100, Omaha, NE 68138

## Lost or Damaged Luggage

### Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

You must pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/or accumulated points from your **covered card**.

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

- Reimbursement for the actual cost of repairing or replacing your **checked or carry-on luggage** and personal property contained therein that is **lost or damaged**.
- Coverage begins when the luggage is checked in or carried on to the **common carrier** by you. This includes curbside check in with facility-designated personnel.
- Coverage ends each time you regain possession of the **checked luggage** from, or carry the luggage off of the **common carrier** or twenty-four (24) hours after you depart from the **common carrier**, whichever comes first.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

#### C. Coverage limitations:

Coverage is limited to the actual cost, up to \$1,500 per incident of repairing or replacing your **checked and/or carry-on luggage** and any personal property contained within. There is a maximum of two (2) claim(s) per twelve (12) month period.

#### D. Where you are covered:

Coverage applies worldwide.

#### E. What is NOT covered:

- **Loss or damage** of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.
- **Loss or damage** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.

- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Loss** resulting from contamination by radioactive or hazardous substances, including mold.
- Sporting equipment or musical instruments, unless checked in as luggage with the **common carrier** and for which a claim check has been issued.
- Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or hearing aids).
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, consumables, and perishables.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Defective material or workmanship, ordinary wear and tear or normal deterioration.
- **Loss or damage** not reported within the time period required, as stipulated in the claim procedure.
- **Loss or damage** where the **common carrier** completely denies a claim for **checked and/or carry-on luggage**.
- Items excluded under the **common carrier's** coverage (except **carry-on luggage**).
- **Loss or damage** where the **common carrier** pays the claim in full or repairs the **damage**.
- Interest or conversion fees that are **charged** to your **covered card** by the financial institution.

#### F. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Report within twenty-four (24) hours any **loss or damage** to the **common carrier**.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
  - o Receipt showing the purchase of **common carrier** tickets.
  - o Statement showing the purchase of **common carrier** tickets.
  - o Copy of initial claim report submitted to the **common carrier**.
  - o **Covered card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points.
  - o Report from police, if applicable.
  - o The result of any settlement by the **common carrier**.

- o Receipts showing that your luggage or personal property has actually been repaired or replaced.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## Credit Score

### Single Bureau Credit Score (Experian® VantageScore®)\*

Because it is important to understand your credit worthiness, Mastercard offers you access to your Experian VantageScore.

You will also receive a report which outlines the factors from your credit history which impact your Experian VantageScore (such as accounts in delinquency or new accounts opened).

Viewing your Experian VantageScore can help you better understand how banks, lenders, and even employers evaluate your creditworthiness.

Online enrollment is required. Get started at no cost to you at [www.fhb.com/completedebit](http://www.fhb.com/completedebit).

## Credit Monitoring & Activity Alerts

### Single Bureau Credit Monitoring

Credit Monitoring from Mastercard will make you aware when changes are made to your Experian credit report. Credit monitoring will check daily for any new accounts or loans (also known as trade lines), inquiries or even negative information such as judgments or liens.

Online enrollment is required. Get started at no cost to you at [www.fhb.com/completedebit](http://www.fhb.com/completedebit).

If Credit Monitoring discovers anything you do not recognize, call **1-800-Mastercard** and ask to speak with identity restoration specialist.

## Additional ID Monitoring

### Social Security Number Trace

Mastercard provides you with access to Social Security Number Trace which provides a report of names and aliases associated with their SSN and will notify you if new names or aliases become associated with your SSN.

SSN Trace uses data collected from credit bureaus and public records to create a report of addresses, names, and aliases associated with your SSN. Credit examples include trade lines and inquiries. Public record examples include bankruptcies, liens and civil judgements.

Get started at no cost to you at [www.fhb.com/completedebit](http://www.fhb.com/completedebit).

If Social Security Number Trace discovers anything you do not recognize, call **1-800-Mastercard** and ask to speak with identity restoration specialist.

### Change of Address Monitoring

Did you know your identity could be at risk starting with your mailing address? If your mail has been redirected through the U.S. Postal Service, we'll notify you.

Change of Address Monitoring from Mastercard will monitor change of address requests made through the national U.S. Postal Service database. If a change has been made without your consent, you can take timely action to prevent fraud.

Online enrollment is required. Get started at no cost to you at [www.fhb.com/completedebit](http://www.fhb.com/completedebit).

If Change of Address Alerts discovers anything you do not recognize, call **1-800-Mastercard** and ask to speak with identity restoration specialist.

### Non-Credit Loan Monitoring

Because ID thieves know that they can use **stolen** information to open fraudulent loans, Mastercard gives you access to an easy way to monitor your information. With Non-Credit Loan Monitoring you will be alerted if payday or quick-cash loans have been opened using your personal information.

The service will monitor online, rent-to-own, and payday lender storefronts for your name and SSN — and notify you if we find a match.

Online enrollment is required. Get started at no cost to you at [www.fhb.com/completedebit](http://www.fhb.com/completedebit).

If you receive a Non-Credit Loan alert that you do not recognize call **1-800-Mastercard** and ask to speak with identity restoration specialist.

## ID Theft – family coverage

### Child Monitoring

Without a monitoring solution in place if your child's identity is misused it could potentially be undetected for years. Mastercard offers parents an effective way to help protect their children's identities from potential harm from fraudsters.

This service monitors your child's personal information for activity on the dark web, including Internet sites, chat rooms, forums and more, and alerts you if your child's personal information being traded and/or sold online. This service also monitors your child's SSN to identify credit information associated with your child's identity. If either of these occur, trained identity restoration specialists will take on the hard work of restoring your child's identity on your behalf.

Online enrollment is required. Get started at no cost to you at [www.fhb.com/completedebit](http://www.fhb.com/completedebit).

If Child ID Monitoring notifies you that your child's personal information is at risk call **1-800-Mastercard** and ask to speak with identity restoration specialist.

## 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 or on the back of your card.

## Legal Disclosure

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

Benefits are provided to you, the account holder, at no additional **charge**. Non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and **EOC** is governed by the Group Policy.

**Effective date of benefits:** Effective March 1, 2017, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

**Cancellation:** The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **cardholders**. If the Policyholder does cancel these benefits, you will be notified in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

**Benefits to you:** These benefits apply only to the **cardholder** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the **cardholder** shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and **damages** under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

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

**Misrepresentation and Fraud:** Benefits shall be void if the **cardholder** has concealed or misrepresented any material facts concerning this coverage.

**Dispute Resolution – Arbitration:** This **EOC** requires binding arbitration if there is an unresolved dispute concerning this **EOC** (including the cost of, lack of or actual repair or replacement arising from a **loss** or breakdown). Under this Arbitration provision, You give up your right to resolve any dispute arising from this **EOC** by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators

shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the **loss** occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association ([www.adr.org](http://www.adr.org)) will apply to any arbitration under this **EOC**. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **EOC** and all transactions contemplated by this **EOC**, including, without limitation, the validity, interpretation, construction, performance and enforcement of this **EOC**.

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

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

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

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

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

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



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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

**\*VantageScore Short Form Disclosure:**

Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**[www.fhb.com/completedebit](http://www.fhb.com/completedebit).**

To file a claim, call 1-800-Mastercard: 1-800-627-8372,  
or en Español: 1-800-633-4466.  
Visit our Web site at [www.mastercard.com](http://www.mastercard.com).

