

# Mastercard® Guide to Benefits

## for Debit Cardholders



## ASSOCIATED BANK World Debit Mastercard

### Important information. Please read and save.

This Guide to Benefits contains detailed information about extensive insurance, travel and retail protection 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 World Debit™ Mastercard® card and  
"Cardholder" refers to a World Debit™ 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 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**.

**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.

**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.

**Eligible Cellular Wireless Telephones** are the cellular telephones associated with the primary line and up to the first two 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 wrongfully 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.

**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.

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

**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.

**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 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.

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

## Mastercard ID Theft Protection™

### Program Description:

**Mastercard ID Theft Protection (IDT)** provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering will alert you about possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information in order to detect fraud at its inception.

### Eligibility:

**All Mastercard consumer debit cardholders in the US are eligible for this coverage.**

### 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. In order to receive the following services, you must enroll at <https://mastercardus.idprotectiononline.com/>. The services include:

**Online Monitoring Dashboard (requires activation):** The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders' risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity monitoring alerts.

**Monthly Risk Alert / Newsletter:** Cardholders will receive a monthly newsletter with information on the cardholder's risk score, and articles pertaining to good identity protection practices.

**Identity Monitoring:** IDT searches the internet to detect compromised credentials and potentially damaging use of your personal information, and alerts you via email 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. Data elements that can be monitored are:

- Email addresses
- Debit/credit cards/prepaid cards
- Bank accounts
- Web logins; username and password
- Medical insurance cards
- Drivers' license
- Loyalty cards
- Affinity cards
- Passport number
- Vehicle insurance cards
- Social Security number

To take advantage of this service, the cardholder must enter the personal information they wish to monitor on the dashboard.

**Resolution Services:** You will have access to a team of identity theft resolution specialists, available 24/7 year-round to help resolve your identity theft incident and prevent further damage. The resolution specialists are native speakers of English, French and Spanish, and are based out of Bethesda, Maryland. Cardholders are given the option to sign limited power of attorney (LPOA) to the specialist, to allow them to conduct resolution activities on the cardholders' behalf, including contacting police, credit agencies, and other authorities, translating information, and closing and replacing breached accounts.

**Lost Wallet Assistance:** Cardholder's will be provided assistance with notifying the appropriate issuing authorities to cancel and replace stolen or missing items, such as their debit/credit card, driver's license, Social Security card, and passport.

**Single Bureau Credit Monitoring:** Cardholders' TransUnion credit file will be monitored for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholders' TransUnion credit file so they can take immediate action to minimize damage.

To take advantage of this service, the cardholder must enter their Social Security number on the dashboard and pass credit authentication.

**Financial Account Takeover:** IDT monitors cardholder's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Monitored transactions include:

- Debit/credit cards/prepaid cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

To take advantage of this service, the cardholder must enter the accounts they wish to protect on the dashboard.

**URL and Domain Monitoring:** URL and Domain monitoring allows Cardholder to enter up to 10 domain or URL names related to cardholder's 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 the registered cardholder via email and 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).

For more information regarding the services stated above and additional information, please visit <https://mastercardus.idprotectiononline.com/>.

#### 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.
- When your financial institution or card issuer which provides this Service, has investigated the event and deemed you are responsible for 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, Generali Global Assistance, 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 re-new 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.
- If the item is not purchased entirely with your covered card, we will only pay for the percentage of the eligible claim based on the percentage of the item purchased on the covered card.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twenty-four (24) months or less.

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

- For items purchased with your covered card that have an original manufacturer warranty of twenty-four (24) months or less, the original manufacturer warranty will be doubled up to the maximum of twenty-four (24) months.
- If the item purchased has a service contract or an optional extended warranty of twenty-four (24) months or less and the total length of coverage (original manufacturer warranty plus the service contract or extended warranty) is less than forty-eight (48) months, Extended Warranty will double the original manufacturer warranty plus the service contract or extended warranty up to forty-eight (48) months.
- In no event will coverage exceed ninety-six (96) months from the purchase date.
- If you do not have an additional service contract or an optional extended warranty, coverage 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 twenty-four (24) months, this benefit will not apply. Coverage does not apply if the manufacturer (or U.S. store brand) files for bankruptcy during the original manufacturer's (or U.S. store brand) warranty or the service contract.
- We or the **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. Note: Salvage may apply to this coverage; see the Final Legal Disclosures for details.

#### 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).
- Items 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.
- 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](http://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:
  - o Receipt showing the purchase of the covered item(s).
  - o Statement showing covered item(s).
  - o Itemized purchase receipt(s).
  - o Original manufacturer's (or U.S. store brand) warranty.
  - o Service contract or optional extended warranty, if applicable.
  - o Itemized repair estimate from a factory authorized service provider.
- Any other documentation that may be reasonably requested by us or the administrator to validate a claim.

## 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:
  - o The actual cost of the item (excluding delivery and transportation costs).
  - o 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.

## 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:
  - o Receipt showing the purchased item(s).
  - o Statement showing the purchased item(s).
  - o Itemized purchase receipt(s).
  - o 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.

## Boingo Wi-Fi

### Eligibility:

Boingo Wi-Fi is being provided at no additional cost to eligible **cardholders**. Eligible cardholders will need to register by creating a Boingo account. Under selective circumstances, the Boingo Wi-Fi for Mastercard benefit may be made available to certain eligible non-Mastercard cardholders of Mastercard card issuers.

### The Wi-Fi network service is provided by Boingo:

By subscribing for this benefit, you acknowledge that Mastercard is neither responsible for nor guarantees the quality, security, coverage

or availability of Boingo's network of Wi-Fi hotspots or partners, and you agree that use of the Boingo Wi-Fi network is at your own risk.

#### Use of the Wi-Fi services is governed by Boingo's terms:

Your use of Boingo's Wi-Fi services is subject to Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions, including Boingo's terms of use, privacy and security policies available at [www.boingo.com](http://www.boingo.com). You will be given the opportunity to review Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions before you enroll for a Boingo Wi-Fi for Mastercard Cardholders plan.

#### Limit of 4 Devices:

Eligible cardholders will be permitted to connect up to 4 devices at any time to the Wi-Fi network maintained by Boingo and its partners.

#### Changes to Boingo's Services & Hotspots:

Available hotspots in Boingo's network are subject to change at any time. Visit <http://wifi.boingo.com> for a current listing of hotspots.

#### Enrollment:

In order to access any Boingo Wi-Fi hotspot for free through the Boingo

Wi-Fi Benefit Plan, eligible cardholders will need to first enroll in the program benefit through Boingo and create a new account with Boingo. Enrollment in the Boingo Wi-Fi for Mastercard Cardholders plan is limited to eligible cardholders only. Enrollment may not be available for up to 48 hours for cardholders that received a newly issued card or that have recently had the Boingo Wi-Fi benefit added to their card account. If after 48 hours, you are still unable to enroll, please contact your card issuer.

#### Do you have an existing Boingo plan?

If you have an existing paid Boingo subscription plan, your existing plan will not be automatically cancelled when you enroll in the Boingo's Mastercard Wi-Fi Benefit Plan. If you would like to cancel your existing paid subscription plan, call Boingo's dedicated Mastercard Wi-Fi benefit line at +1 310-893-0177. For local phone numbers or additional contact methods visit <https://mastercard.boingo.com/contact-us>.

#### Termination and Cancellation:

This benefit is non-transferable and may be terminated for breach of any terms or conditions, as well as for abuse of your Boingo Wi-Fi account. This benefit is subject to change or cancellation without notice.

### 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 any 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-Mastercard**. 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:

Australia .....	1-800-120-113	Mexico .....	001-800-307-7309
Austria .....	0800-070-6138	Netherlands .....	0800-022-5821
France .....	0-800-90-1387	Poland .....	0-0800-111-1211
Germany .....	0800-071-3542	Portugal .....	800-8-11-272
Hungary .....	06800-12517	Spain .....	900-822-756
Ireland .....	1-800-55-7378	United Kingdom .....	0800-96-4767
Italy .....	800-870-866	Virgin Islands .....	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at [www.mastercard.com](http://www.mastercard.com) or call the United States collect at **1-636-722-7111**.

#### Account Information and Card Benefits

When in the United States, contact your card issuer directly for account information and **1-800-Mastercard** for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

#### ATM Locations

Call **1-877-FINDATM (1-877-346-3286)** 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](http://www.mastercard.com) to use our ATM locator. You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

### Mastercard Airport Concierge™

#### Your passport to the finer side of air travel.

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit [www.mastercard.com/airportconcierge](http://www.mastercard.com/airportconcierge) or consult your Travel Advisor.

### Cellular Wireless Telephone Protection Coverage

Cellular Wireless Telephone Protection Coverage \$600/\$1,000/\$50

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 wireless 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 \$600 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 \$600 per claim occurrence, and \$1,000 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 or for professional or commercial use.
- 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, airlines 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](http://www.mycardbenefits.com) to initiate a claim. You must report the claim within ninety (90) days of the incident 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

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 \$1,000 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) days from the date of discovery.
- Submit the following documentation within one hundred and eighty (180) days after close of your identity fraud case or the claim may not be honored:
  - o Proof that a fraud alert was placed with each major credit bureau (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;
  - o 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.

## 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.

**Reminder: Please refer to the Legal Disclosure section.**

## 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 accountholder, 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 July 1, 2019, 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 any time. 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**) 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.

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

