

# Mastercard® Guide to Benefits

For Cardholders



## **Financial Partners Credit Union Mastercard®**

**FPCU Debit Card**

**FPCU Credit Card**

**FPCU World Credit Card**

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

This Guide to benefits contains detailed information about insurance 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 Mastercard® card and “Cardholder” refers to a Mastercard® cardholder.

## **Mastercard Guide to Benefits**

Benefits that are always with you

	FPCU Debit Card	FPCU Credit Card	FPCU World Credit Card
Cellular Wireless Telephone Protection Coverage up to \$600 per claim/ \$1,000 max per 12 month period \$50 deductible	✓	✓	✓
Mastercard ID Theft Protection™	✓	✓	✓
Extended Warranty	✓		
Identity Fraud Expense Reimbursement	✓	✓	✓
Purchase Assurance		✓	✓
MasterRental Coverage – 15 Day Coverage		✓	✓
Worldwide Automatic Travel Accident & Baggage Delay		✓	✓
Trip Cancellation			✓
Satisfaction Gaurantee	✓		
Mastercard Global Service	✓	✓	✓
Mastercard Airport Concierge™	✓	✓	✓

## 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 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.
- 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**.

### 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.

**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**.

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

**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 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**.

**Manufacturer suggested retail price (MSRP)** means the purchase price of the **vehicle** or the value of the **vehicle** based on the National Automobile Dealers Association website at [www.nada.com](http://www.nada.com) or similar source.

**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.

**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**.

**Rental agreement** means the entire agreement or contract that you receive when renting a **vehicle** from a **vehicle** rental agency that describes in full all of the terms and conditions of the rental, as well as the responsibility of all parties under the **rental agreement**.

**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 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.

**Vehicle** means a land motor **vehicle** with four wheels that is designed for use on public roads and intended for use on a bound surface such as concrete and tarmac. This includes minivans and sport utility **vehicles** that are designed to accommodate less than nine (9) passengers.

## EXTENDED WARRANTY

### (Only Applies to FPCU Debit Card)

#### 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.

## SATISFACTION GUARANTEE

### (Only Applies to FPCU Debit Card)

The Legal Disclosure is part of this agreement.

### 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 AIG WarrantyGuard, 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**.

**Covered card** means the Mastercard card.

### 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.

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.
  - 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.

**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 **1-800-307-7309**.

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 – 0800-819-1040	Portugal – 800-8-11-272
Hungary – 06800-12517	Spain – 900-97-1231
Ireland – 1-800-55-7378	United Kingdom – 0800-96-4767
Italy – 800-870-866	Virgin Islands – 800-307-7309

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

**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 Web site at **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 450 **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/airportconciierge](http://www.mastercard.com/airportconciierge) or consult your Travel Advisor.

### Cellular Wireless Telephone Protection Coverage up to \$600 per claim/ \$1,000 max per 12 month period \$50 deductible

#### 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 \$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, 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** which have been rented, leased or borrowed or **Cellular Wireless Telephones** that are received as part of a pre-paid plan.
- 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 **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** homeowner's, renter's or personal automobile insurance or any applicable cellular telephone insurance, or in the event that the claim amount is less than the **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 \$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) 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.
  - Proof that a fraud alert was placed with each major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud**;
  - Copy of a police report from your local jurisdiction;
  - Copy of results of any settlement or denial from credit card companies, banks, creditors, collection agencies, etc. concerning your **identity fraud** claim.
  - Copy of the complaint filed with the Federal Trade Commission (FTC).
  - 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.

### MasterRental Coverage – 15 Day Coverage

(Does NOT apply to FPCU Debit Cards)

#### Evidence of Coverage

Pursuant to the below terms and conditions, when you rent a **vehicle** for fifteen (15) consecutive days or less with your **covered card**, you are 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 initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental **charges**) with your **covered card** and/or the accumulated points from your **covered card** at the time the **vehicle** is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental **vehicle**, at least one (1) full day of rental must be billed to your **covered card**.
- You must decline the optional collision/**damage** waiver (or similar coverage) offered by the rental company.
- You must rent the **vehicle** in your own name and sign the **rental agreement**.
- Your **rental agreement** must be for a rental period of no more than fifteen (15) consecutive days. Rental periods that exceed or are intended to exceed fifteen (15) consecutive days are not covered.
- The rented **vehicle** must have a **MSRP** that does not exceed \$50,000 **USD**.

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

We will pay for the following on a secondary basis:

- Physical **damage** and theft of the **vehicle**, not to exceed the limits outlined below.
- Reasonable **loss** of use **charges** imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service. **Loss** of use **charges** must be substantiated by a location and class specific fleet utilization log.

- Towing **charges** to the nearest collision repair facility.

This coverage is not all-inclusive, which means it does not cover such things as personal **injury**, personal liability, or personal property. It does not cover you for any **damages** to other **vehicles** or property. It does not cover you for any **injury** to any party.

### C. Coordination of Benefits:

When MasterRental is provided on a secondary basis and a covered **loss** has occurred the order in which benefits are determined is as follows:

1. You or an **authorized driver's** primary auto insurance;
2. Collision/**damage** waiver provided to you by the rental agency
3. Any other collectible insurance;
4. The coverage provided under this **EOC**.

If you or an **authorized driver's** primary auto insurance or other coverage has made payments for a covered **loss**, we will cover your deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

Note: In certain parts of the United States and Canada **losses** to rental **vehicles** that are covered by your personal **vehicle** insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Contact your insurance provider for full coverage details pertaining to your personal **vehicle** liability insurance policy (or similar coverage).

If you have no other insurance or your insurance does not cover you in territories or countries outside of the United States, coverage is considered primary coverage.

### D. Who is covered:

The **covered card cardholder** and those designated in the **rental agreement** as **authorized drivers**.

### E. Excluded rental vehicles:

- **Vehicles** not required to be licensed.
- All full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road **vehicles**, and other recreational **vehicles**.
- Trailers, motorbikes, motorcycles, and any other **vehicle** having fewer than four (4) wheels.
- Antique **vehicles** (**vehicles** that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines.
- Any rental **vehicle** that has a **MSRP** that exceeds \$50,000 **USD**.

### F. Where you are covered:

Coverage is available worldwide except in the following countries: Republic of Ireland, Northern Ireland, Israel, Jamaica, Australia, Italy, and New Zealand.

Coverage is not available in countries where:

- This **EOC** or the group policy is prohibited by that country's law; or
- The terms of the **EOC** or the group policy are in conflict with the laws of that country.

### G. Coverage limitations:

We will pay the lesser of the following:

- Reasonable and customary charges of repair or the actual repair amount;
- Wholesale market value less salvage and depreciation;
- The rental agencies purchase invoice less salvage and depreciation;

- The contractual liability assumed by you or an **authorized driver** of the rental **vehicle**;
- The actual cash value; or
- \$50,000 **USD**

In addition, coverage is limited to \$500 per incident for reasonable **loss** of use **charges** imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service.

We will not pay for or duplicate the collision/**damage** waiver coverage offered by the rental agency.

### H. What is NOT covered:

- Any personal item **stolen** from the interior or exterior of rental **vehicles**.
- **Vehicle** keys or portable Global Positioning Systems (GPS).
- **Vehicles** not rented by the **cardholder** or **authorized user** on the **covered card**.
- Any person not designated in the **rental agreement** as an **authorized driver**.
- Any obligations you assume other than what is specifically covered under the **rental agreement** or your primary **vehicle** insurance or other indemnity policy.
- Any violation of the written terms and conditions of the **rental agreement**.
- Any **loss** that occurs while driving under the influence of drugs or alcohol.
- Any **loss** associated with racing or reckless driving.
- **Losses** involving the theft of the rental **vehicle** when you or an **authorized driver** cannot produce the keys to the rental **vehicle** at the time of reporting the incident to the police and/or rental agency, as a result of negligence. **Loss** of keys is considered negligence.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Subsequent **damages** resulting from a failure to protect the rental **vehicle** from further **damage**.
- Blowouts or tire/rim **damage** unless caused by theft, vandalism or **vehicle** collision.
- Rental **vehicles** where collision/**damage** waiver coverage (or similar coverage) was accepted/purchased by you.
- Any **damage** that is of an intentional or non-accidental nature, caused by you or an **authorized driver** of the rental **vehicle**.
- Depreciation, diminishment of value, administrative, storage, or other fees **charged** by the **vehicle** rental company.
- **Vehicles** with a **rental agreement** that exceeds or is intended to exceed a rental period of fifteen (15) consecutive days from a rental agency.
- **Losses** resulting from any kind of illegal activity.
- **Damage** sustained on any surface, other than a bound surface such as concrete or tarmac.
- **Damage** sustained on any road not regularly maintained by a municipal, state, or federal entity.
- **Losses** as a result of 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.
- Any **loss** involving the rental **vehicle** being used for hire, for commercial use, or as a public or livery conveyance.
- Theft of, or **damage** to, unlocked or unsecured **vehicles**.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.



- Rentals made on a monthly basis.
- Items not installed by the original manufacturer.
- Inherent **damage**.
- **Damage** to windshields which is not the result a collision or roll-over (**damage** to a windshield is covered if such **damage** is due to road debris or road hazard).
- Leases or mini leases.
- Indirect or direct **damages** resulting from a covered claim.
- Charges for gasoline or airport fees.

In addition, We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit under the group policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

#### I. 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.
- You may choose to assign your benefits under this insurance program to the rental agency from which you rented your **vehicle**. Please contact us or our **administrator** for further details.
- Submit the following documentation within one hundred and eighty (180) days of the incident or the claim will not be honored:
  - Receipt showing the **vehicle** rental **charge**.
  - Statement showing the **vehicle** rental **charge**.
  - The **rental agreement** (front and back).
  - Copy of Your valid driver's license (front and back).
  - Copy of the declarations page of any primary **vehicle** insurance and other valid insurance or coverage.
  - Police report when the **vehicle** is **stolen**, vandalized (regardless of the **damage**), or involved in a collision that requires the **vehicle**; to be towed, in a multi-**vehicle** collision, or the **vehicle** is not drivable.
  - Itemized repair estimate from a factory registered collision repair facility.
  - Copy of the **vehicle** rental company promotion/discount, if applicable.
  - Copy of the **vehicle** rental location class specific fleet utilization log, if **loss** of use **charges** are being claimed. You must secure this log from the rental agency.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

### Purchase Assurance

(Does NOT apply to FPCU Debit Cards)

#### 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:
  - Repair estimate for **damaged** item(s).
  - Photograph clearly showing **damage**, if applicable.
  - Receipt showing purchase of covered item(s).
  - Statement showing purchase of covered item(s).
  - Report from police listing any items **stolen**.
  - 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.

### Trip Cancellation

**(Only Applies to FPCU World Credit Card)**

#### 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** with Your **covered card** and/or accumulated points from Your **covered card** for You, or Your **family member**, and Your **traveling companions**. **Family member(s)** do not need to travel with the **cardholder** to receive coverage. If the **trip** 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 **trip** purchased on the **covered card**.

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. Covered Reasons:

**Sickness, injury**, or death of You, Your **family member**, or Your **traveling companion**, booked to travel with You which results in **medically imposed restrictions**. A **physician** must advise cancellation of Your **trip** on or before the **trip departure date**.

#### C. The kind of coverage You receive:

##### Trip Cancellation

We will reimburse You for any incurred **charge** if You are required to cancel Your **trip**, prior to Your **trip departure date**, due to a covered reason. You must cancel Your **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 been **charged** had You notified the **common carrier** and the claim **administrator** as soon as reasonably possible.

##### 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 **trip**; or
- \$5,000 per 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).

#### D. 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**.

#### 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:
  - **Covered card** billing statement showing the **charge** for the covered **trip**.
  - Proof of a covered reason. Examples, orders to report for active duty, subpoena to appear in court, etc.
  - For **sickness, injury** or death, a 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 designated representative to validate a claim.

### Worldwide Automatic Travel Accident & Baggage Delay

**(Does NOT apply to FPCU Debit Cards)**

#### 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 \$150,000 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 \$100 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.

#### 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

## 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 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 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.

**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).**



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