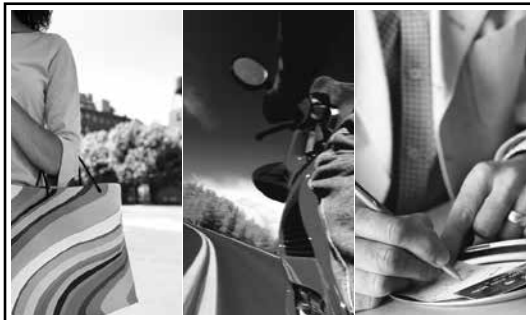


Guide to **Benefits**



World Elite™ MasterCard® Cardmember Benefits

Important information. Please read and save.

This Guide to Benefits contains detailed information about extensive travel, insurance, and retail protection services you can access as a preferred cardmember. These programs and coverages apply to travel and retail purchases made on or after April 28, 2014. This Guide supersedes any guide or program description you may have received earlier. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

“Card” refers to World Elite MasterCard® card and
“Cardmember” refers to a World Elite MasterCard® cardmember.

World Elite MasterCard Guide to Benefits

Benefits that are always with you

CONCIERGE SERVICE

World Elite MasterCard® offers you the Hawaiian Airlines World Elite MasterCard Concierge Service. Imagine your own Personal Assistant 24 hours a day, 365 days a year, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes “Concierge Service” to the next level with robust, personalized features that will save you time and simplify your day, such as:

- Personal Profile to track preferences for travel, hotels, dining, entertainment, special occasions – and even food allergies.
- Local experts who can provide on-site assistance with everyday household needs – like being there when the new appliance is delivered, because you can't be.
- Access to unique dining and entertainment venues to turn a special occasion into a memorable experience.
- Reminder service for those dates or events that you can't afford to miss.
- Pre-trip planning services, providing you with critical information in advance of your trip including: 10-day weather forecast, travel requirements, city-specific news and conditions, safety and security advisory, suggested packing list, pre-arranged confirmations for dining and other services, top must-see attractions, fitness facilities, jogging paths and recreation within close proximity of your hotel, etc.

Let the Hawaiian Airlines World Elite MasterCard Concierge assist you today, so you can have your day back! Our experts look forward to assisting you at 1-866-268-3495.

LUXURY TRAVEL BENEFITS

As a World Elite MasterCard cardmember, you have access to MasterCard Travel Services™ a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies.

Your World Elite Luxury Travel Benefits include...

- Exceptional value while catering to the interests and activities of couples and families.
- Experienced travel advisors who address your specific travel preferences.
- Complimentary travel planning to deliver unique travel experiences.
- Preferential treatment at all participating Hotels & Resorts throughout the world.

Get the most from all your travels. Whether it's planning a last-minute getaway or the trip of a lifetime, learn what MasterCard Travel Services™ can offer you.

PROFESSIONAL 24/7 TRAVEL SERVICES

Enjoy complimentary travel planning.

As a World Elite cardmember, you have access to a variety of high-quality, high-value vacation choices from a portfolio of internationally-recognized travel brands. Our professional travel advisors are ready to help you plan your trip—at your convenience, 24 hours a day, 7 days a week.

World Elite HOTELS & RESORTS PORTFOLIO

Enjoy Preferred Amenities at fine properties around the world with leading partners including Starwood, Mandarin Oriental, InterContinental, Rocco Forte, Shangri La, Taj, Fairmont, Raffles, Swisshotel, Hyatt and many more.

The World Elite Hotels and Resorts Portfolio is a collection of exceptional properties selected for World Elite cardmembers. Choose from world-famous icons to edgy boutique hotels and leading family resorts. You will enjoy a unique suite of preferred amenities including:

- Room upgrade, subject to availability
- Early check-in, subject to availability
- Late check-out, subject to availability
- Complimentary breakfast daily for up to two people
- World Elite Amenity (Varies by property)

World Elite AIR PROGRAM

Whether you are looking for savings or luxury, the World Elite Air Program has something for you. Participating airlines include Aer Lingus, Aeromexico, Austrian, Etihad, LAN, Lufthansa, Virgin Atlantic and more.

Access a wide range of benefits that include upgrades, savings and discounts when you use your World Elite MasterCard card:

1. World Elite Upgrade Program

- Purchase a full fare Economy Class ticket on select airlines and receive an upgrade to Business Class.

2. World Elite Business Class Companion Ticket Savings Program

- Purchase a full fare Business class ticket on select airlines and your companion can receive a savings of up to 50% off their business class airline ticket.
- Purchase a full fare Business class ticket on select airlines and your companion receives a complimentary business class ticket.

3. World Elite Airfare Savings Program

- Preferred savings available in all classes of service to international destinations around the world.

World Elite PRIVATE JET PROGRAM

Fly in style with unparalleled, individualized service on private jet flights. Private jet providers include Sentient, ACS and Lufthansa Private Jet.

Save each time you fly on a private jet. Arrive relaxed and in style when you let your World Elite MasterCard card take your travels to the next level with these benefits:

- **Sentient:** Enjoy \$500 off your next charter flight
- **Lufthansa Private Jet:** Enjoy 5% off your next charter flight
- **Air Charter Services (ACS), enjoy your choice of:**
 - Savings up to \$750 or
 - Complimentary in-flight meals, beverages and services or
 - Chauffeur-driven transportation upon arrival within 50 miles

World Elite CRUISE PROGRAM

Pamper, rejuvenate, and explore with leading cruise lines including Avalon, Azamara, Crystal, Cunard, NCL, Oceania, Paul Gauguin, Regent, Royal Caribbean, Sea Cloud, SeaDream, Silversea, Uniworld, and Un-Cruise Adventures and more.

Enjoy savings on a worldwide fleet of cruise ships, mega-yachts and boutique river vessels sailing to all corners of the world. From floating family resorts at sea to intimate five-star luxury yachts to exotic expeditions and adventures, your exclusive World Elite benefits provide shipboard credits of up to \$500 per cabin on select sailings.

World Elite TOURS and VACATIONS PROGRAM

Don't just visit a destination—live it with world class tour providers including Abercrombie & Kent, Absolute Travel, Avanti Destinations, Globus, Journey Mexico, Kensington Tours, Key Tours, Monograms, Classic Vacations, Ski.com, Butterfield & Robinson, Swain Tours, Big Five, Ker & Downey, Perry Golf, South African Airways Vacations, Trafalgar, and many more.

Discover an extensive selection of tours and vacation packages throughout the world, from family-friendly destinations to fully-customized travel experiences. Your exclusive World Elite Tours and Vacations benefits offer up to \$500 in savings on a variety of vacation styles, destinations and experiences.

World Elite CAR RENTAL PROGRAM

Car rentals for World Elite cardmembers take you further with National, Avis and Sixt.

- Receive a minimum of 15% and up to 25% savings off your car rental.
- Enjoy complimentary elite membership status with each provider.

World Elite Chauffeured Car Service

Arrive in style with Sixt Limousine Service, International Limousine Service, Vitesse and Avis Chauffeured Car.

- Save 15% on chauffeured cars.
- Enjoy a \$50 voucher toward your next Chauffeured Service (with select providers).

Additional World Elite MasterCard benefits include...

MasterCard Airport Concierge™

Your passport to the finer side of air travel.

Enjoy a 15% savings on Airport Meet and Greet. 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, 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 mastercard.com/airportconcierge or consult your Travel Advisor.

MasterCard Global Service Premium

Emergency Services.

If your World Elite MasterCard card is ever lost or stolen, MasterCard will attempt to notify your financial institution within five minutes of being reported. In most instances, MasterCard can provide an emergency cash advance within an hour and will send you a replacement card in one day in the top 75 delivery destinations worldwide.** This service is available 7 days a week in 75 markets.

MasterCard Global Concierge

A concierge everywhere you go.

World Elite MasterCard comes with a complimentary 24/7 concierge that serves as your personal assistant, offering exceptional service and convenience no matter where you are or when you need it. You have access to thousands of benefits and privileges with premier hotels, restaurants, clubs, spas, luxury products, event tickets and practical services across the globe.

Take Advantage of All Your World Elite MasterCard Benefits...

Simply call the number on the back of your World Elite MasterCard card or visit mastercard.com/worldelitetravel for program updates and to learn about special promotional travel offers...

Terms and conditions:

Additional terms, conditions and restrictions apply to each of the above benefits. For additional World Elite MasterCard benefit details, terms, and conditions, please call the number on the back of your card or visit mastercard.com/worldelitetravel. Travel-related services are provided by or through one or more travel service providers and such travel service providers and benefits are subject to change at any time by MasterCard without notice. All benefits are subject to availability at the time of booking. Benefits are subject to terms and conditions unique to each travel service provider and /or destination. All travel and benefits require purchase with your World Elite MasterCard card. The goods and services described herein are offered and provided by third party merchants and MasterCard is not responsible for any losses related to the offer, fulfillment or use of the goods or services. Offers available on select charters, sailings, tours, and chauffeured cars. Offers may vary by supplier. Hotel & Resort benefits may be limited to specific room types and may vary by supplier.

To take advantage of any World Elite® travel benefits unless stated otherwise, you must book through Carlson Wagonlit Travel, MasterCard's designated travel agent for MasterCard Travel Services and must reserve and pay in full for reservations, including deposit and final payment, with a valid World Elite MasterCard. All benefit travel must commence before December 31, 2014 unless otherwise noted. All benefits and offers are subject to availability and are subject to change or cancellation without notice. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations, and are valid on new bookings only. Multiple World Elite travel benefits provided by MasterCard Travel Services may be booked, but such benefits may not be combinable with a travel service provider's other offers.

Blackout dates and additional terms, conditions and restrictions may apply. Specific travel benefits are not available for certain card programs. Please visit mastercard.com/worldelitetravel or contact one of our program travel advisors for additional program details and terms and conditions. Airline booking and other fees may apply. Carlson Wagonlit Travel, MasterCard, World Elite MasterCard issuers and travel service providers are not responsible for printing or typographical errors. The terms and conditions contained herein are subject to change at any time by MasterCard without notice. All benefits are subject to availability. MASTERCARD, WORLD ELITE, MASTERCARD TRAVEL SERVICES and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. All rights reserved.

**Other delivery methods may include: Next day in US, 2 business days outside the US.

‡ Additional terms and conditions apply. Subject to certain limitations and exclusions.

Please refer to your issuing financial institution for complete coverage terms and conditions or call the MasterCard Assistance Center at 1-888-963-7036 for details on your benefits or to file a claim.

MasterCard Airport Concierge,™ provided by Global Airport Concierge.

In the case of making any airport concierge service ("Meet & Greet") booking utilizing MasterCard Airport Concierge provided by Global Airport Concierge ("GAC"), it is the MasterCard cardmember's responsibility to provide all the required and correct information. Any lack or delay of the information can affect the service and neither MasterCard International Incorporated ("MasterCard") nor GAC will be held responsible for any such event. It is the MasterCard cardmember's responsibility to choose and book a start time that allows sufficient time for the service to take place or the formalities to be completed in good time. There is no charge for any cancellations made more than 48 hours in advance of the service. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and no right to refund. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport. Airside access at some airports may be subject to possible security restrictions. Infants up to 12 months will not be charged and between 12 and 36 months will be charged at 50%. Standard service times are typically 3 hours. Additional fees may apply for service-times of more than 3 hours. This does not apply to cases when flights are unexpectedly delayed. Additional fees may apply after the initial booking due to changes/cancellations made within 48 hours of travel, extra services added or additional passengers added at the airport. Fees depend on the airport and can be requested at time of booking. All rates are inclusive of foreign taxes, administration costs, gratuity & tips. Additional terms, exclusions and conditions apply, visit mastercard.com/airportconciergeterms.

IDENTITY THEFT HELP LINE (IDENTITY THEFT RESOLUTION SERVICES)

What are Personal Identity Theft Resolution Services?

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid cardmember, whose name is embossed on an eligible World Elite MasterCard Card, and who resides in the United States.

How can I access these services?

Simply call 1-877-319-4403 if you believe you have been a victim of Identity Theft.

What are the services provided?

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

They include:

- Providing the cardmember with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardmember to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Notifying all three major credit reporting agencies to obtain a complimentary credit report for the cardmember and placing an alert on the cardmember's record with the agencies.
- Assisting the cardmember with credit and charge card replacement.
- Educating the cardmember on how Identity Theft can occur and of protective measures to avoid further occurrences.
- Providing the cardmember with the Identity Theft Resolution Kit.
- Providing the cardmember with sample letters for use in canceling checks, ATM cards, and other accounts.
- Obtaining for the cardmember credit information in real time while the cardmember is on the phone, if the cardmember suspects that fraud or ID Theft has occurred.

Is there a charge for these services?

No, your financial institution provides these to you at no extra cost.

When are 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 personal identity theft services:

This service applies only to you, the primary eligible cardmember. 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, Europ Assistance USA, relies on the truth of statement made in the Affidavit or declaration from each cardmember. This service is provided to eligible cardmembers 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 to Benefit mailings, statement inserts, or statement messages. 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 cardmembers, 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.

PRICE PROTECTION COVERAGE

What is the Price Protection benefit?

The Price Protection benefit assists you in achieving the best possible price on products you buy entirely with an eligible card. If you buy an eligible item with your card in the United States and see a printed advertisement of it for less at any retail store within sixty (60) days of the original purchase date, simply file a valid claim and we will refund the difference up to \$250.00 per item. This benefit is limited to \$1,000.00 a year per cardmember's eligible account.

Please note: The printed advertisement must include a description of the item identical to the one purchased, the sale price, the store or dealer's name, and the date(s) the sale is in effect. The sale date must be within sixty (60) days after the original purchase date.

Who is eligible for this protection?

To be eligible for this benefit, you must be a valid cardmember of an eligible U.S.-issued card, and a citizen and/or resident of the United States.

How do I file a Price Protection benefit claim?

1. Use your eligible card to charge the full amount of your purchase of the eligible item. Save all original receipts, both card paperwork and itemized store receipt.
2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days after the purchase, obtain and retain the original printed advertisement. Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.
3. Within ten (10) days of the printed advertisement, call our toll-free number at 1-800-553-7520. You will receive a claim form that details the necessary procedures to file your claim. Follow the instructions on the letter carefully. Return the completed claim form along with:
 - The original itemized sales receipt,
 - The original card receipt demonstrating that the entire purchase was made on your eligible card, and
 - The original printed advertisement showing the item, sale date and/or date of the advertisement, lower advertised price, and advertising store name to:

Card Benefit Services
P.O. Box 2894
Great Falls, MT 59403

Should you need assistance, Customer Service Representatives are available 24 hours a day, 365 days a year.

Definitions

Advertised or **advertisements** means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Any advertisement that is cut down or altered in any manner will not be sufficient documentation of loss. Therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception will be magazines and newspapers. In this case, you do not need to send the whole publication, but you will be required to send the whole page or pages in which the advertisement is found, with the date and name of the publication. **The Price Protection benefit does not apply to advertisements for close-out sales, flea markets, fire sales, cash-only sales, limited quantity promotions, liquidation sales, going-out-of-business sales, seasonal sales, or advertisements on the Internet. The Price Protection benefit is secondary to and excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.**

Date of Purchase means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

How will I be reimbursed?

Within twenty (20) days after your request for a claim form, return the form to us with the required documents. If your request is approved, we will issue you a refund for the difference in the price, up to a maximum of \$250.00 per item. If your documentation is not complete, we will request additional information, which must be supplied to us within sixty (60) days of the request.

What is not covered?

The Price Protection benefit does not cover the following items:

- Advertisements posted on the Internet.
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, or liquidation sales.
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations.
- Animals and living plants.
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories.
- Cell phone service agreements and cell phone contracts.
- Items purchased for resale, professional, or commercial use.
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items.
- Manufacturer and/or merchant rebates.
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries.
- Real estate and items which are intended to become part of real estate.
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.

- Items purchased outside of the United States.
- Items without a manufacturer's U.S. warranty (warrantable items only).
- Previously owned, sold "as is," and refurbished items.

Additional Provisions for Price Protection: The Price Protection benefit is secondary to and excess of any valid and collectible avenue of recovery which is available to you, the eligible cardmember. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible cardmember.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled.

Each cardmember agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardmember.

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible cardmembers at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

The benefit described in this Guide to Benefits will not apply to cardmembers whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a cardmember. It is insured by Indemnity Insurance Company of North America.

FORM #VPRICEPROT (04/10)

PURCHASE SECURITY

What is this Purchase Security benefit?

Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible card up to a maximum of \$1,000.00 per claim and \$50,000 per cardmember,* in the event of theft, damage due to fire, vandalism, accidentally discharged water, or certain weather conditions.

Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid cardmember of an eligible U.S.-issued card.

What items are covered by Purchase Security?

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, explosion, riot, or vandalism.
- Windstorm, lightning, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.

Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles, or common carriers.
- Items that are lost or that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.

- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Used or pre-owned items.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible card and it meets the terms and conditions of the benefit.

Are purchases made outside the U.S. covered?

Yes, as long as you, the eligible cardmember, purchased the item entirely with your eligible card and the eligible item meets the terms and conditions of the benefit.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your card receipt and your store receipt.

How do I file a claim?

Call the Benefit Administrator at 1-800-525-1466 or collect at 1-303-967-1096 within sixty (60) days of loss or damage. **Please note: if you do not give such notice within sixty (60) days after the loss or damage your claim may be denied.** The Customer Service Representative will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your card receipt.
- The itemized store receipt.
- A police report (made within 48 hours of the occurrence in the case of theft), fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send, at your expense, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

How will I be reimbursed?

Depending on the nature and circumstances of the incident, the Benefit Administrator, at its discretion, may choose to discharge your claim in either of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible card receipt, less handling and shipping charges, up to a maximum of \$1,000.00 per claim occurrence.*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

Yes, if you have insurance applicable to the damaged or stolen item (e.g. business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.*

*** NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$1,000.00 per claim occurrence and \$50,000 per cardmember. You will receive no more than the purchase price as recorded on the eligible card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security: This protection provides benefits only to you, the eligible cardmember, and to whomever receives the eligible gifts you purchase entirely with your eligible card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardmember agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardmember.

Once you report a claim, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft, or product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardmembers at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to cardmembers whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for eligible cardmembers, and if we do, we will notify you at least 30 days in advance. This information is a description of the benefit provided to you as a cardmember. It is insured by Indemnity Insurance Company of North America.

FORM #PS (04/10)

RETURN PROTECTION

Benefit Information

What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible card if you are not satisfied with it and the retailer won't allow it to be returned.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardmember of an eligible card issued in the United States.

What is covered?

Eligible items of personal property purchased entirely with your eligible card are covered for reimbursement up to five hundred dollars (\$500.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per account. Eligible items are automatically covered when purchased with your card—they do not need to be registered to qualify for coverage.

What types of items are not covered?

- Animals and living plants.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments.
- Computer software.
- Damaged/non-working items.
- Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories.
- Items purchased for resale, professional, or commercial use.
- Items purchased outside of the United States.
- Items that have been altered.
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items.
- Medical equipment.
- Perishables, consumables and limited-life items including, but not limited to, rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Seasonal items including, but not limited to, holiday decorations.

What if the store offers a guarantee?

This benefit is designed to cover you if the store will not allow you to return the item for a refund, exchange or credit. Please Note: If you file a claim within the first 30 days of purchase, you may be asked to submit proof of the store's return policy.

Filing a Return Protection Claim

How do I file a claim?

1. If you're not satisfied with a purchase made with your card and the item cannot be returned, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 303-967-1096 within ninety (90) days of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.
2. Within thirty (30) days of the date of your call, return the completed claim form with your original itemized sales receipt and original card receipt showing that the entire purchase was made with your card to:

Card Benefit Services
P.O. Box 2894
Great Falls, MT 59403

3. A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services at your expense. Please Note: The item must be received in like-new/good working condition for your claim to be approved.

How will I be reimbursed?

After your claim is approved and the item has been received, the Benefit Administrator will issue a refund for the purchase price of the item, up to a maximum of five hundred dollars (\$500.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account, less any applicable shipping and handling fees.

ADDITIONAL PROVISIONS FOR RETURN PROTECTION

The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery available to you, the eligible cardmember. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible cardmember.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefit may be canceled. Each cardmember agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentations of material fact.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardmembers at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to cardmembers whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a cardmember. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

What items are covered by Extended Protection?

The Extended Protection Benefit automatically doubles the time period under the original manufacturer's written U.S. warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible card. As you read through the rest of this Guide to Benefit, you will find answers to some of the most commonly asked questions about the Benefit. If you should have any further questions, please call the Benefit Administrator at 1-800-848-8819 at any time of the day or night.

What items are not covered?

- Boats, automobiles, or other motorized vehicles and their motors, equipment and accessories.
- Any parts and/or labor costs resulting from mechanical breakdown or failure of a protected item, or any other obligation other than those specifically covered under the terms of the original manufacturer's written U.S. warranty.
- Items purchased for resale, professional or commercial use.
- Real estate and items which are intended to become part of real estate.
- Computer software.
- Medical equipment.
- Real estate and items which are intended to become part of real estate, including but not limited to items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items or items purchased on an installment plan for which the entire purchase price was not paid in full at the time of the occurrence.
- Used or pre-owned items.

Are gifts covered?

Yes, as long as you purchased the item with your eligible U.S. - issued card and it meets the terms and conditions of the benefit. This benefit extends warranties on most gifts that you give household members, friends and relatives.

Are purchases made outside the U.S. covered?

Yes, as long as you purchased the item entirely with your eligible card and the eligible item has a valid original manufacturer's U.S. repair warranty, store purchased dealer warranty or assembler warranty of three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your card receipt, your store receipt, and the original manufacturer's written U.S. warranty, and any other applicable warranty.

How do I file an Extended Protection claim?

Call the Benefit Administrator at 1-800-848-8819 immediately upon learning of a product failure. ***Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied.*** The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. **This claim form must be completed, signed and returned with all the requested documentation within ninety (90) days of the product failure.**

Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

All claims must be fully substantiated.

How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item up to a maximum of \$10,000 as recorded on your card receipt and \$50,000 maximum per cardmember.

Extended Protection will pay the facility directly for repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Do I have to file a claim with my insurance company?

No, However if you have purchased or received a service contract or extended warranty, Extended Protection is supplemental to and excess of that coverage.

Additional provisions for Extended Protection: This benefit applies only to you, the cardmember, and to whomever receives the eligible gifts you purchase with your eligible card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardmember agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardmember.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this policy have been complied with fully.

This benefit is provided to eligible cardmembers at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to cardmembers whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your Financial Institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information describes the benefit provided to you as a cardmember. It is insured by Indemnity Insurance Company of North America.

Form# VEPcons 3y (04/10)

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 1-866-268-3495. 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 75 countries worldwide. Some of the key toll-free MasterCard Global Service telephone numbers are:

Australia.....	1-800-120-113
Austria.....	0800-21-8235
France.....	0-800-90-1387
Germany.....	0800-819-1040
Hungary.....	06800-12517
Ireland.....	1-800-55-7378
Italy.....	800-870-866

Mexico.....	001-800-307-7309
Netherlands.....	0800-022-5821
Poland.....	0-0800-111-1211
Portugal.....	800-8-11-272
Spain.....	900-97-1231
United Kingdom.....	0800-96-4767
Virgin Islands.....	1-800-307-7309

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

Account Information and Card Benefits

Contact your World Elite MasterCard card issuer directly for account information and card benefits.

ATM Locations

Call 1-800-4CIRRUS (1-800-424-7787) 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 mastercard.com to use our ATM locator. You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

AUTO RENTAL COLLISION DAMAGE WAIVER

What is this benefit?

When certain terms and conditions are met, the Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that damage or theft not payable by any other party. Here are answers to some commonly asked questions about the benefit.

Who is eligible?

You are eligible only if you are a valid cardmember whose name is embossed on an eligible U.S.-issued card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?

Subject to the terms and conditions in this Guide to Benefits, Auto Rental CDW reimburses you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered damage or theft of the rental vehicle while it is your responsibility. If you do not have personal automobile insurance or any other insurance covering this loss, this benefit reimburses you for the covered damage or theft as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle. **Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefits, Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.**

Covered losses are:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible card, and
- Decline the auto rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 1-804-673-1164. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days* following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage to anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Depreciation of the rental vehicle caused by loss or damage including, but not limited to "diminished value."
- Expenses reimbursable by your insurer, employer, or employer's insurance.
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definition of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Leases and mini leases.
- Loss or damage as a result of the cardmember's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than forty-five (45) days* from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days* from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions which originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator at 1-800-348-8472 for help. If you are outside the United States, call collect at 1-804-673-1164.

When and where do I have this benefit?

This benefit is available in the United States and most foreign countries.

No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How does this benefit apply?

Within your country of residence, Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for losses reimbursed by your own insurer, employer, employer's insurance, or any other valid and collectible insurance; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, this benefit is primary in those countries where it is available, and in that case, you do not have to claim payment from any other source of insurance before receiving the benefits.

What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 1-804-673-1164.

What do I need from the auto rental company in order to file an Auto Rental CDW claim?

At the time of the damage or theft, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?

You, the cardmember, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Mail the following documentation to the Benefit Administrator:

- The completed and signed Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days* of the date of the damage or theft, even if all other required documentation is not yet available, or your claim may be denied.
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible card.
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.
- A copy of the declaration page from your automobile insurance carrier.

Enclose all the documents you received from the auto rental company:

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

If you experience difficulty in obtaining all the required documents within ninety (90) days* of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within 365 days of the date of theft or damage.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

* Not applicable to residents of certain states.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardmember agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardmember.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible cardmembers at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to cardmembers whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a cardmember. It is insured by Indemnity Insurance Company of North America.

FORM #VCCDW01 (04/10)

TRAVEL ASSISTANCE SERVICES

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services are your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 50 miles or more from home. This is reassuring, especially when you visit a place for the first time or do not speak the language. For services, call **1-800-MC-ASSIST**. Enrollment is automatic and the assistance service is free to cardmembers.

Please keep in mind that Travel Assistance Services is not insurance coverage and that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (for example, medical or legal bills). Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact us prior to embarking on a trip to confirm whether or not services are available at your destination(s).

MasterTrip® Travel Assistance

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

Travel Services Medical Assistance

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

MasterLegal® Referral Service

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

\$250,000
**Worldwide Automatic
Travel Accident Insurance,
Baggage Delay, and
Trip Cancellation/
Interruption Insurance**

WHEN BENEFITS APPLY: As a World Elite MasterCard cardmember of Barclays Bank Delaware (Barclaycard) 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 a passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Barclaycard World Elite MasterCard account. 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 World Elite MasterCard account. **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. This coverage does not include **Commutation** which is defined as travel between the Insured Person's residence and regular place of employment.

BENEFITS

COMMON CARRIER ACCIDENTAL DEATH & DISMEMBERMENT: The full Benefit Amount of \$250,000 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 a Barclaycard World Elite 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 times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

IMPORTANT DEFINITIONS: Accident or Accidental means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to the Insured Person; 3) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of loss.

Company means Federal Insurance Company, also referred to as We, Us, or Our.

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 nineteen (19) and reside with the Insured Person; or 2) beyond the age of nineteen (19), 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 institute 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) has been jointly responsible with the primary insured person for each other's financial obligation, and who intends to continue the relationship above indefinitely.

BAGGAGE DELAY: We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for 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, eye glasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples; 5) jewelry and watches; or 6) cameras, video recorders and other electronic equipment.

The \$300 benefit amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, or station authority), available to the insured person. In no event, will we pay more than \$300 in any twelve (12) consecutive month period regardless of the number of baggage delay claims made in that twelve (12) month period. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than twelve (12) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

TRIP CANCELLATION/INTERRUPTION: In the event of the Insured Person's Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/ Trip Interruption Benefit Amount of \$1,500. Our payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) \$1,500. The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from: 1) death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or 2) default of the Common Carrier resulting from Financial Insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip. **Financial Insolvency** means the inability of the entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Non-Refundable** means amount of money paid by or on behalf of the Insured Person for a Covered Trip which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation. **Pre-Existing Condition** means Accidental injury, disease or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Common Carrier passenger fare(s). Disease or illness has manifested itself when: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease. **Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure. **Trip Interruption** means the Insured Person's Covered Trip is interrupted either on the way to the point of departure or after the Covered Trip departure. **Immediate Family Member** means spouse, domestic partner, Dependent Child or Children or other relatives residing with the Insured Person.

ELIGIBILITY: This travel insurance plan is provided to Barclaycard World Elite MasterCard cardmembers, automatically when the entire cost of a Common Carrier passenger fare(s) is charged to a World Elite MasterCard account while the insurance is effective. It is not necessary for you to notify Barclaycard, the administrator or the Company when tickets are purchased.

THE COST: This travel insurance plan is provided at no additional cost to eligible World Elite MasterCard cardmembers of Barclaycard.

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; 4) travel between the Insured Person's residence and regular place of employment; 5) an accident occurring while an Insured is in, entering, or exiting any aircraft while 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 one (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.

EFFECTIVE DATE: This insurance is effective 4/28/14 or on the date that you become a World Elite MasterCard cardmember, whichever is latest; and will cease on the date the Master Policy 9906-88-49 is terminated or on the date your Barclaycard World Elite MasterCard account ceases to be in good standing, 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: Barclaycard. 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. To make a claim please contact the Plan Administrator.

PLAN ADMINISTRATOR:

CBSI Services
550 Mamaroneck Ave.,
Suite 309
Harrison, NY 10528

Plan Underwritten By
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road,
P.O. Box 1615
Warren, NJ 07061-1615

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.

This Guide is intended as a summary of services and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the actual offerings, such master policies or actual offering shall control.

