



# World Mastercard<sup>®</sup>

## Cardholder Guide to Benefits

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

This Guide supersedes any guide or program description You may have received earlier. This Guide to Benefits contains detailed information about insurance and retail protection services available to You as a World Mastercard cardholder.



barclaycard

Mastercard Guide to Benefits  
Benefits that are always with You

Welcome to your new guide to benefits. Please read carefully, each benefit description provides you with the details on what coverage you have and any exclusions and restrictions.

This Guide includes important details about the benefits that come with your card at no additional cost. Review this Guide and keep it in a safe place so you know how to make the most of your benefits when you need them.

The benefits, as described in this Guide, apply to covered purchases made with your Barclaycard World Mastercard on or after the effective date, and this Guide then replaces any Summary or other program description you may have received earlier.

From time to time benefits may be modified, updated or removed. Your current Guide to Benefits is available on the customer website at [BarclaycardUS.com](https://www.BarclaycardUS.com).



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The terms below provide detail to the bolded words used throughout the document. More specific terms are included in individual benefit explanations, where appropriate, and supersede the terms here.

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**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 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 card.

**Charge** means any non-refundable amount paid to a travel supplier using Your Card.

**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.

**Card** means the covered World Mastercard card.

**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.

**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 Your spouse or domestic partner. 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.

**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.

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

**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.

**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.

**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 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.

**We, Us, and Our** refer to New Hampshire Insurance Company, an AIG company.

**You and Your** refer to the cardholder or authorized user of the card.



Has Your current warranty expired? You may be covered for up to an additional 24 months once Your existing coverage ends.

Original manufacturer warranties for 24 months or less are doubled on covered items You purchase.

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### A. To get coverage:

- **You** must purchase the new item entirely with **Your card** and/or accumulated rewards from **Your card** for Yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twenty-four (24) months or less.

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

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twenty-four (24) months on covered items You purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twenty-four (24) months on it covered items. 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 the Extended Warranty exceeds twenty-four (24) months, this coverage does not apply.
- If **You** purchase a service contract or an optional extended warranty of twenty-four (24) months or less on **Your** covered item, **We** will cover up to an additional twenty-four (24) 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 twenty-four (24) 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 card** or \$10,000, whichever is less.

- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twenty-four (24) months, this benefit will not apply.
- **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:**

- Visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-Mastercard to open a claim. **You** must report the claim within ninety (90) 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.

### **Need to make a claim?**

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To file a new claim visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-Mastercard.



## | PRICE PROTECTION



**Ensure the advertisement clearly shows the same manufacturer, product and model number as Your original purchase.**

Reimburses You for eligible price differences on covered purchases (up to \$250) should You find a lower price advertised in print or online within 120 days from the date of purchase.

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### **Key Terms**

**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.).

**Non-auction internet advertisements** means advertisements posted on the Internet, by a non-auction Internet merchant with a valid tax identification number. The advertisement must have been posted within one hundred and twenty (120) days after the date **You** purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

**Printed advertisements** means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date **You** purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.

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#### **A. To get coverage:**

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

You must see either a **printed advertisement** or **non-auction Internet advertisement** for the same product (advertisement must verify same manufacturer and model number) for a lower price within one hundred and twenty (120) days from the date of purchase as indicated on **Your** receipt.

#### **B. The kind of coverage You receive:**

- Covered purchases **You** make entirely with **Your card** are covered for one hundred and twenty (120) days from the date of purchase as indicated on **Your** receipt for the difference between the price **You** paid and the lower price advertised.
- Covered items **You** purchase with **Your card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to **You** or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

### C. Coverage limitations:

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

### D. What is NOT covered:

- Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- Items purchased for resale, rental, professional, or commercial use.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, one-of-a-kind, or special-order items.
- Layaway items; items returned to any store.
- Any items purchased from an **auction**.
- Items for which the **printed advertisement** or **non-auction Internet advertisement** containing the lower price was published after one hundred and twenty (120) days from the date **You** purchased the item.
- Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.
- Items advertised in or as a result of "limited quantity," "going out-of-business sales," "close out", or as "discontinued".
- **Printed advertisements** or **non-auction Internet advertisements** that display pricing lower than **Your** purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer's coupons, or special financing.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- Land, any buildings (including, but not limited, to homes and dwellings), permanently installed items, fixtures, structures, or home improvement.
- Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

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

### **For a Printed Advertisement:**

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

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

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



**You'll be asked to provide clear evidence of what happened to Your item.**

Reimburses You for covered purchases (up to \$500) that are damaged or stolen for a covered reason within 90 days of the date of purchase.

### Key Terms

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

**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.

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.

#### **A. To get coverage:**

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

#### **B. The kind of coverage You receive:**

- Covered items **You** purchase entirely with **Your card** are covered if damaged or stolen for ninety (90) days from the date of purchase as indicated on **Your card's** receipt.
- Eligible items **You** purchase with **Your 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 \$500 per loss and a total of \$50,000 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. Your eligible purchases are protected against damage due to the following:**

- Fire, smoke, explosion, riot, or vandalism.
- Certain weather conditions, including windstorm, lightning, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except for autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Electric current (This benefit does not apply to electronic components).

#### **E. 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.

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

Visit [MyCardBenefits.com](https://www.mycardbenefits.com) or call 1-800-Mastercard to open 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 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.



Item must be returned undamaged, in good working condition, and in its original and complete packaging.

Refunds covered purchases (up to \$500) made within 90 days of purchase, should the original retailer not accept a return.

## Key Terms

**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.).

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.

### A. To get coverage:

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

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

- Covered purchases **You** make entirely with **Your card** are covered for ninety (90) days from the date of purchase (as indicated on **Your** receipt) if the store will not accept the covered item for return.
- Covered items **You** purchase with **Your 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 \$500 per claim. There is a maximum of two (2) claim(s) per **cardholder** per twelve (12) month period. In no event will **We** pay more than the purchase price of the item.

Items must be purchased from a store that provides a return or exchange policy of at least ten (10) days. 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:**

Visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-Mastercard to open a claim.

**You** must report the claim within ninety (90) 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 ID THEFT PROTECTION™



If **You** believe **You** have been a victim of Identity Theft call 1-800-Mastercard immediately to speak to a specialist at no cost.

Notifies the credit bureau and assists with replacement of Your card should **You** become the victim of Identity Theft.

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### **Eligibility:**

To be eligible for this coverage, **You** must be a valid World **cardholder** who holds a Mastercard 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:**

ID Theft Protection services are provided by CSIdentity Corporation (CSID). CSID, is part of Experian, and a leading provider of global enterprise level identity protection, and fraud detection solutions and technologies. Services provided are on a 24-hour basis, 365 days a year and include:

- Concierge-level Certified Identity Restoration specialist that works autonomously on behalf of the **cardholder** and relieves the **cardholder** of the direct involvement of processing necessary documentation, lengthy phone conversations and dispute resolutions.
- Limited Power of Attorney (LPOA) to represent **cardholder** during an identity theft event.
- Multiple Tri-Bureau credit reports pulled at no cost to the **cardholder** to help ensure a complete resolution of identity event

and return of **cardholder** to pre-victim status.

- Assistance from a Specialist with cancelling the **cardholder's** credit/debit card(s), membership cards, affinity cards and more in the event that identity theft has occurred (even if **cardholder** has not experienced a lost wallet.)
- Ongoing communication with Specialist about the most current status of the **cardholder's** fraud investigation until the fraud claim is successfully resolved.
- Access to a Specialist who disputes with the consumer reporting agencies on behalf of the **cardholder** to ensure that no fraudulent information negatively effects his consumer report history.
- 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.
- 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 [mastercard.us/idtheftprotection](https://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 for the charge or event.

- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

**Program provisions for Mastercard ID Theft Protection:**

This service applies only to **You**, the named Mastercard **cardholder**. **You** shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, 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.

## Need to make a claim?

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To file a new claim visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-Mastercard.



Get assistance anytime, anywhere for Your card-related questions by calling 1-800-Mastercard.

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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 **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**  
Austria - **0800-070-6138**  
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 - **0800-96-476**  
Virgin Islands - **800-307-7309**

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit **Our** website at [mastercard.com](https://www.mastercard.com) or call the United States collect at **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 (877-346-3286) to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit **Our** website at [mastercard.com](https://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.



## | CONCIERGE SERVICES



Call 800-336-6420 any time of day or night to speak to a concierge.

Provides 24/7 personal concierge to enhance travel, dining and entertainment experiences, provide assistance with household needs and access to unique benefits.

World Mastercard offers **You** the World Mastercard Concierge Service. Imagine **Your** own Personal Assistant 24 hours a day, 7 days a week, 365 days of the 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.

### Benefits include:

- Personal Profile to track preferences for travel, hotels, dining, entertainment, special occasions, to even documenting food allergies.
- Local experts who can provide on-site assistance with everyday household needs - like being there when the new appliance is delivered, when **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 World Mastercard Concierge assist **You** today, so **You** can have **Your** day back! **Our** experts look forward to assisting **You** at **800-336-6420**.

Costs of any goods or services provided by the concierge will be billed to **Your** World Mastercard.



## TRAVEL ASSISTANCE



**Benefits are designed to assist You or Your travel companions when You're traveling 50 miles or more from home.**

Provides pre-trip destination information such as visa/passport requirements, immunization, and help with lost/stolen travel documents and luggage. Also provides referrals to physicians, hospitals, attorneys, local embassies and consulates, if **You** are traveling more than 50 miles from home.

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

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

### MasterTrip® Travel Assistance

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

### Travel Services Medical Assistance

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

### MasterLegal® Referral Service

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



## | BAGGAGE DELAY



**You must charge the entire cost of the passenger fare(s) to Your Mastercard for the insurance to be effective.**

Reimburses You for replacing covered items in Your checked baggage if Your baggage is delayed in transit on a common carrier (up to \$100 per day for three days).

### Key Terms

**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.

**The Company** refers to Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies.

**The Plan: 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.

### What is NOT covered?

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.



**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.

**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 1-855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084, Sunrise, FL 33345, Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through [myclaimsagent.com](https://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 99081293 is terminated or on the date **Your** account ceases to be eligible, whichever occurs first.

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

## Need to make a claim?

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To file a new claim call 1-855-830-3721.



## TRIP CANCELLATION AND INTERRUPTION



Coverage is secondary to any other applicable insurance or benefit available to You including benefits provided by Your airline such as exchanged tickets, goodwill payments, refunds, credits, or vouchers.

Reimburses You and Your family for the cost for nonrefundable trip expenses (up to \$1,500 per uninsured Person) if certain unforeseen events cause You to cancel or interrupt Your trip for a covered reason.

**Financial Services Trip Cancellation/Interruption:** In the event of the Insured Person's Trip Cancellation or Trip Interruption, **We** will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$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 per Insured Person. The Insured Person will relinquish to **Us** any unused vouchers, tickets, coupons or travel privileges for which **We** have reimbursed the Insured Person.

## **The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from:**

- 1.** Death, accidental **injury**, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or
- 2.** Default of the Common Carrier resulting from Financial Insolvency.

The death, accidental **injury**, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip.

## **With respect to Financial Services Common Carrier Trip Cancellation/Trip Interruption only, this insurance does not apply to loss caused by or resulting from:**

- 1.** A Pre-Existing Condition; or
- 2.** Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or
- 3.** Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
- 4.** The Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or
- 5.** The Insured or an Immediate Family Member:
  - a.** traveling against the advice of a Physician; or
  - b.** traveling while on a waiting list for specified medical treatment; or
  - c.** traveling for the purpose of obtaining medical treatment; or
  - d.** traveling in the third trimester (seven months or after) of pregnancy.

## **Key Terms**

**Covered Trip** means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers or coupons, has been charged to an Insured Person's Account issued by the Policyholder. Covered Trip also means travel on a Common Carrier when free flights have been awarded from frequent flier or points programs provided that all of the miles or points were accumulated from charges on that **card**.

**Financial Insolvency** means the inability of the entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.

**Non-refundable** means amount of money paid by or on behalf of the Insured Person for a Covered Trip which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation.

**Immediate Family Member** means the Insured Person's:

1. Spouse or Domestic Partner;
2. children, including adopted children or stepchildren;
3. legal guardians or wards;
4. siblings or siblings-in-law;
5. parents or parents-in-law;
6. grandparents or grandchildren;
7. aunts or uncles;
8. nieces and nephews.

Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

**Insured Person** means Mastercard World **cardholders** (issued by Barclays Bank Delaware), their Spouse or Domestic Partner and their unmarried dependent children.

**Pre-Existing Condition** means Accidental **injury**, disease or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Common Carrier passenger fare(s). Disease or illness has manifested itself when:

1. Medical care or treatment has been given; or
2. There exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

**Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

**Trip Interruption** means the Insured Person's Covered Trip is interrupted either on the way to the point of departure or after the Covered Trip departure. With respect to Financial Services Common Carrier Trip Cancellation/Trip Interruption only, the Disease or Illness Exclusion # 1 below does not apply.

**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 855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084 Sunrise, FL 33345, Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through [myclaimsagent.com](https://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 99081293 is terminated or on the date **Your** account ceases to be eligible, whichever occurs first.

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 9931 S 136th Street, Omaha, NE 68138



## | TRAVEL ACCIDENT INSURANCE

Provides insurance against accidental loss of life or covered injury for You and Your family when You charge the entire common carrier fare to Your Card.

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**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 \$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 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.

**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 855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all



appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084, Sunrise, FL 33345, Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through [myclaimsagent.com](https://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 99081293 is terminated or on the date **Your** account ceases to be eligible, whichever occurs first.

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.



## AUTO RENTAL COLLISION DAMAGE WAIVER



**You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company. Make sure You review the full terms, including what cars We cover.**

Pays for covered damages to an eligible rental vehicle when the rental transaction is paid using Your Card.

### **What is this benefit?**

The Master Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with **Your** World Mastercard. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Pursuant to the below terms and conditions, when **You** rent a vehicle for thirty one (31) consecutive days or less with **Your card**, **You** are eligible for benefits under this coverage.

### **Who is eligible for this benefit?**

The **cardholder** and those designated in the **rental agreement** as **authorized drivers** are eligible for this benefit. To activate coverage, **You** must initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental charges) with **Your card** and/or the accumulated rewards from **Your card** at the time the vehicle is returned.

### **Key Terms**

**Authorized driver(s)** means a driver with a valid driver’s license issued from their state of residence and indicated on the **rental agreement**.

**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 [nada.com](http://nada.com) or similar source.

**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**. 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.

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.

### **How do I file a claim?**

Visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-Mastercard to open 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.

### **What documents do I need to submit?**

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.
- Statement showing the vehicle rental.
- 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 authorized 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.

### **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 card** and/or the accumulated rewards from **Your 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 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 thirty one (31) consecutive days. Rental periods that exceed or are intended to exceed thirty one (31) 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 in Section B, 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. Excluded rental vehicles:**

- All trucks, pickups, full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road vehicles, and other recreational vehicles.
- All sport utility trucks. These are vehicles that have been or can be converted to an open, flat bed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- 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**.

#### **E. Where You are covered:**

Coverage is available worldwide. Coverage is not available in countries where:

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

#### **F. Coverage limitations:**

We will pay the lesser of the following:

- a. The actual repair amount
- b. Wholesale market value less salvage and depreciation
- c. The rental agencies purchase invoice less salvage and depreciation; or
- d. \$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.

#### **G. 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 **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.

- 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 that is not caused by theft or vandalism or is not a result of a vehicle collision causing tire or rim damage.
- 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 thirty one (31) 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.

## Need to make a claim?

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To file a new claim visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-Mastercard.



## ACCOUNT AND BILLING INFORMATION

### Important

Contact Barclaycard 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.



## LEGAL DISCLOSURE

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

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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 for all benefits other than Travel Accident Insurance and Baggage Delay which are provided by Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies

This Guide to Benefits is a summary of benefits provided to You. The attached Key Terms and EOC is governed by the Group Policy.

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**Effective date of benefits:** Effective April 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.

**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 (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.

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

**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

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Call 1-800-Mastercard:  
800-627-8372,  
or en Español:  
800-633-4466.

Visit Our website at  
[mastercard.com](https://www.mastercard.com)

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From time to time benefits may be modified, updated or removed. Your current Guide to Benefits is available on the customer website at [BarclaycardUS.com](https://www.BarclaycardUS.com)



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