

MASTERCARD® GOLD CARD™

Program Reward Rules and Guide to Benefits

Mastercard Gold Card Reward Program Rules

This document contains the official Rewards Program Rules (“Program Rules”) for the Mastercard Gold Card Rewards Program (the “Program”) associated with the Mastercard Gold Card account (“Account” or “Card”) issued by Barclays Bank Delaware (“Barclaycard,” “we,” “us” or “our”) and includes important conditions and limitations. “You,” “your” or “Primary Cardmember” means the person who applied for the Account. Use of your Account constitutes your acceptance of each of the terms described herein. Capitalized terms not defined in these Program Rules have the meaning ascribed to them in the Cardmember Agreement. Please read these Program Rules and keep this document in a safe place.

Program Administration

Gift cards/certificates, merchandise and travel redemptions are administered by Loyalty Edge, Inc. (“Loyalty Edge”), an independent company not affiliated with Barclaycard or Luxury Card.

Luxury Card is not a party to the Cardmember Agreement between you and us, does not participate in any extension of credit, and has no authority regarding the Account. Barclaycard is the sole creditor and owner of the Account. Barclaycard’s Privacy Policy is available online at myluxurycard.com. Barclaycard, Loyalty Edge and Luxury Card will share information to the extent needed to administer the Program.

To qualify for participation in the Program and to maintain your good standing:

- You must maintain an open Account that is not in default under your Cardmember Agreement with us.
- Your Account cannot have been inactive for 7 billing cycles in a row (representing approximately 7 months). “Inactive” means you have no balance, no payments, and no transactions.
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the Account only for personal, family or household expenses.
- You must not engage in any illegal activity through the use of your Account or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

If you do not qualify for participation in the Program, your enrollment in the Program may be canceled and any unredeemed points may be forfeited.

Earning Points

You earn Points on retail purchases less credits, returns and adjustments (“Net Purchases”) made with the Account by you and/or any authorized user(s), as follows:

- You will earn 1 Point for every \$1 in Net Purchases using your Card.

- When a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$.49 will be rounded down to the nearest whole dollar to calculate points earned. For example, if you make a purchase in the amount of \$49.49, 49 points will be awarded, but if the transaction amount is \$49.50, 50 points will be awarded.
- Balance Transfers, Cash Advances (including Cash Equivalent transactions such as, but not limited to, the use of your Card or Account number to obtain money orders, traveler's checks, foreign currency and lottery tickets), fees, interest charges, and unauthorized/fraudulent transactions do not earn points.
- There is no limit to the total points you can earn as long as the Program continues and your Account is open, active and in good standing.
- Barclaycard reserves the right, at its sole discretion, to disqualify any Cardmember from participating in the Program and to forfeit any or all points earned for abuse, fraud, or any violation of the Program Rules.

Redeeming Points

- You have the option to redeem your points for travel redemptions (airfare, hotel and car rentals), cash back direct deposit to a U.S. checking or savings account, statement credits, gift cards/gift certificates or merchandise.
- To redeem, visit *myluxurycard.com* or call customer service on the number on the back of your Card.
- Airfare redemptions start at 50 points for \$1.00.
- Cash back direct deposit into a U.S. checking or savings account and cash back statement credit redemptions start at 50 points for \$1.00.
- Hotel stays and car rental redemptions starts at 100 points for \$1.00.
- Gift card, gift certificates and merchandise redemptions minimums vary based on what you are redeeming for.

Travel Redemptions (Airfare, Hotel and Car Rentals)

- You may redeem points for airfare, hotel and car rentals when you book your travel online through using Loyalty Edge on *myluxurycard.com* or by calling the customer service number on the back of your Card. Cardmembers may redeem points for a scheduled ticket on a participating major airline carrier, provided that the fares and schedules are found on, and the ability to generate a ticket (electronic or paper) is possible through, the Global Distribution System (GDS). GDS provides the same flights and fares available to travel agencies, but lower fares may be available elsewhere, e.g., from charters, wholesalers, consolidators and any Internet fares that are not published and/or available through GDS.
- Your points are redeemed at a rate of 2% when redeeming for airfare through *myluxurycard.com* or by calling the customer service on the number on the back of your Card. For example, 50,000 points equates to \$1,000 in airfare redemptions.

- Your points are redeemed at a rate of 1% when redeeming for hotel and car rentals. For example, 50,000 points equates to \$500 in hotel and car rental redemptions.
- Air, hotel and/or car rental reward rates are only guaranteed at the time your booking is made. Redemption cost includes all applicable taxes and fees at the time of booking.
- A valid email address is required for travel redemptions. A confirmation of your booking will be provided to you via email and will be sent to the email address you provided in the "Traveler Information" section during checkout. That email will contain all relevant itinerary information as well as how to obtain your flight ticket from your airline carrier. Contact information will also be provided should you require additional support.
- Travel redemptions can be made with a combination of points and a purchase using a major credit or debit card. The transaction description that will show on your credit or debit card statement for any travel redemption purchases will be "Rewards Redemption Center."
- All bookings are final and nonrefundable. Cardmembers who wish to cancel a booking will forfeit their points redeemed for that booking and may incur additional supplier fees.
- If changes or modifications are made to a booking, the following will apply:
 - A fee of \$35 USD will apply, plus any applicable supplier fees, and may cause forfeiture of your redeemed points for the original booking.
 - Whether or not a transfer of your points from the original booking to the new booking will be allowed will be at the discretion of the airline, hotel or car rental provider.
 - If your points can be transferred, the original booking will be canceled with the applicable fees and your Points and/or payments will be applied towards the new reservation.
- Barclaycard and Luxury Card are not responsible for communication of airline schedule changes or any other changes made by the airline. Flight reservations should be reconfirmed by the Primary Cardmember or designated traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. The Primary Cardmember or designated traveler is responsible for obtaining a valid government-issued photo ID and the appropriate international travel documentation such as passports and visas.
- Barclaycard, Luxury Card and Loyalty Edge are not responsible for the performance of any airline.
- There are no restrictions or Blackout dates for eligible or participating airfare reward redemptions available on GDS.
- **All air travel must be booked through Loyalty Edge. No other travel agency may be used for these offers.**

Statement Credit Redemptions

- You may redeem your points for a statement credit at a redemption rate of 2.0%. For example, you can redeem 5,000 points for a \$100 statement credit.
- If you redeem your rewards for a statement credit, the credit will be posted to your Account within one to two (1–2) business days.
- Statement credits reduce your Account balance but cannot be applied toward any minimum payment requirement and are otherwise subject to the terms and conditions applicable to your Account.

Cash Back Bank Deposit Redemptions

- You may redeem your points for a cash back bank deposit into a U.S. checking or savings account at a redemption rate of 2%. For example, you can redeem 5,000 points for \$100 cash back bank deposit.
- Deposits will be transferred to your checking or savings account within three to four (3–4) business days and there is a \$500 daily limit for cash back rewards deposited into U.S. checking or savings accounts.

Gift Cards/Certificates and Merchandise

- You may redeem your points for gift cards/certificates and merchandise at a redemption rate of 1%. For example, you can redeem 5,000 points for \$50 in gift cards/certificates or merchandise redemptions.
- Points required for redemptions for gift cards/certificates and merchandise vary, depending on what you are redeeming for.
- The selection of gift cards and merchandise items are subject to availability and the number of points needed to redeem for them may change at any time.
- You may redeem points for gift cards, gift certificates and merchandise shipped to addresses in the 50 United States, Puerto Rico and the Virgin Islands. Items cannot be shipped internationally or to P.O., A.P.O., F.P.O. boxes, or Guam. Certain items may have shipping restrictions outside of the 48 contiguous United States and the District of Columbia and these restrictions will be noted in the terms and conditions for that item.
- You may choose to have merchandise or gift cards delivered to an address other than your Account billing address by updating the shipping information during the check-out process, but addresses cannot be changed after an order has been submitted. You can also choose to have redemption email confirmations delivered to an email address other than the one on file at Barclaycard by updating this information in the check-out process. Changing address or email address as part of the check-out process will not change the information on file at Barclaycard; it will only be used for that order.
- Certain items may be eligible for expedited shipping. Expedited shipping fees cannot be paid with points and must be paid with a major credit or debit card. The transaction description that will show on your credit or debit card statement for these fees will be “Rewards Redemption Center.”
- Items ordered at the same time may arrive separately.

- All rewards are subject to product availability. Loyalty Edge reserves the right to substitute items of equal or greater value. Loyalty Edge will ship the model pictured or the most current comparable model available. Items shown are the latest models available at the time of placing your order.
- Terms of gift card and/or e-certificate redemptions are subject to the rules of the merchant that may be viewed online. Each merchant/provider has the right to place restrictions on the use of its gift cards or gift certificates. Gift cards or gift certificates are not exchangeable, refundable, transferable or redeemable for cash, cannot be replaced if lost or stolen and are void where prohibited.
- Gift cards/e-certificates must be presented to the participating merchant for redemption, use, and the delivery of goods and services. Items paid for by redeeming gift cards/ e-certificates will be subject to sales tax as provided by the applicable law of the jurisdiction in which the purchase is made. Sales tax, if applicable, will be a charge against the value of the gift cards or gift certificates or will require a separate supplemental payment.
- Tickets are nontransferable and do not include activities/events separately priced. Tickets will be mailed and arrive within ten (10) business days of your redemption. Water parks are subject to seasonal or weather closures. Age restrictions may apply for access to certain facilities. Please see the terms and conditions of your specific item online for full details.
- Purchase protection or extended warranty coverage associated with your Account is not applicable to rewards. The manufacturers' warranty, if any, applies to items offered. Please check product terms and conditions online for additional product information details.
- Velvet Glove delivery is available on select products. A daytime phone number must be provided for orders that require Velvet Glove delivery. You will be contacted by the carrier to schedule an appointment for delivery. The Velvet Glove crew will deliver the product to your shipping address, bring it onto the premises, unpack it in the room of your choice (access permitting) and remove all packaging materials. They will not install or set up the product. Please be sure to inspect all items delivered by the Velvet Glove team before signing for such items. Should you find an issue with the merchandise, you should refuse the delivery, ask the carrier to repackage and remove the item from your premises, and contact the Customer Service number on the back of your Card. Once you accept delivery, no refunds, exchanges, or replacements will be allowed. For Velvet Glove delivery of larger items, shipment may require four to six (4–6) weeks.

- **Merchandise Return Policy.**
 - Items are nonrefundable and nonreturnable.
 - **Mail Delivery:** If the items you received are damaged or defective, you must contact the Customer Service number on the back of your Card immediately and items must be returned within thirty (30) days of delivery. No exchanges or returns are accepted after thirty (30) days. Products must be in their original packaging. All parts must be included in package before credit will be issued or a replacement of the damaged or defective items will be shipped.
 - **Velvet Glove Delivery:** Should you find an issue with the merchandise, you should refuse the delivery, ask the carrier to repackage and remove the item from your premises, and contact the Customer Service number on the back of your Card. Once you accept delivery, no refunds, exchanges, or replacements will be allowed.

Important Information about Points

- As long as your Account remains open, active, and in good standing, your points will not expire or be forfeited.
- All points earned by the Primary Cardmember and any Authorized User(s) will be added to the Primary Cardmember's point balance.
- You have no property rights or other legal interest in points. Points have no cash value or value of any kind until they are fully redeemed.
- Points may not be transferred or assigned.
- In the event of any abusive, gaming, or fraudulent activity related to the Program, as determined by us in our sole discretion, we reserve the right to make corresponding points adjustments to your Account and/or to close your Account at any time.
- The Program is subject to all applicable laws and regulations. The sale or barter of any points or items received through redemption as part of the Program, other than by us, is expressly prohibited.
- The Primary Cardmember is solely responsible for any taxes that may be owed as a result of points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Neither Barclaycard nor Luxury Card provides tax advice.

Points Restrictions

You may not earn or redeem points during a billing cycle in which any of the following occur:

- You fail to make the minimum payment due by the payment due date.
- Your Account becomes delinquent.
- Your Account is otherwise in default under your Cardmember Agreement with us. (You fail to keep your account in good standing.)
- You, or any Authorized User on the Account, engage in any illegal activity that is deemed to be abusive or gaming conduct under the Program, as determined by us at our sole discretion.

Points Forfeiture

Your Points may be forfeited if any of the following occur:

- Your Account becomes seriously delinquent, as determined by Barclaycard at its sole discretion.
- You or we close your Account for any reason.
- You, or any Authorized User on the Account, engage in fraudulent activity on this Account.
- Your Account is otherwise in default under your Cardmember Agreement with us. (You fail to keep your Account in good standing.)
- You, or any Authorized User on the Account, engage in any illegal activity that is deemed to be abusive or gaming conduct under the Program, as determined by us at our sole discretion.

Limitation and Release of Liability

By participating in the Program and accepting and using points earned through the Program, you (on your behalf and on behalf of any person to whom you give the benefits from the Program) release, discharge, and hold harmless Barclaycard and its respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors, and assignees from all claims, damages, or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products purchased in connection with the Program. Barclaycard is not responsible for unauthorized redemptions on your Account. Barclaycard has no liability in case of disagreement over issuance or redemption of points or your right to possess points or make redemptions.

Priority Pass™ Select Benefits

- Primary Cardmembers and Authorized Users are eligible for a complimentary membership to participating airport lounges, which allows for unlimited visits for yourself as well as guests.
- You will automatically receive your membership card within 7–14 business days after your Mastercard Gold Card Account has been opened.
- You must present your personalized Priority Pass Select membership card for entry into the participating lounges. Your Mastercard Gold Card may not be used to gain entry into the lounge.
- Your Priority Pass Select membership card will automatically be renewed annually if your Account is open and in good standing. Renewal terms and conditions are at the discretion of the Program and Barclaycard.
- Visit prioritypass.com/select for a complete list of participating lounges. Entry into lounges is subject to the rules and policies of each participating lounge.

Global Entry Application Fee Credit

Global Entry Membership allows international travelers expedited entry upon arrival in the United States. Once approved, Global Entry members can use automated kiosks in most major U.S. airports, rather than having to go through the traditional arrival process.

- There is a \$100 application fee payable to US Customs and Border Protection (CBP), which administers the program. Global Entry membership also includes access to the TSA PreCheck program with no additional application or fee required. Primary Cardmembers will receive one statement credit for this \$100 application fee, once the fee is charged to the Account. For the benefit to apply, the Account must be open 7 days prior to application fee being charged.
- Please allow 2–3 weeks for the credit to appear on your statement. The ability to receive a \$100 application fee credit will reset once every 5 years. Neither Barclaycard nor Luxury Card has control over the application and/or approval process for Global Entry and neither has access to any information provided to the government by the Cardmember or by the government to the cardmember. Barclaycard and Luxury Card have no liability regarding the Global Entry program. CBP charges an application fee to process the application regardless of whether the Cardmember's application is approved.
- For additional information on the Global Entry program, including information regarding the application and/or approval process (including restrictions and eligibility requirements) and for a list of participating airlines and airports, as well as the full terms and conditions of the program, please go to globalentry.gov. The Global Entry program is subject to change, and we have no control over those changes.

\$200 Annual Airline Credit

Primary Cardmember's qualifying airline purchases are eligible to receive a statement credit for a total amount of up to \$200 each calendar year.

- To be eligible to receive the credit, the Account must be open and in good standing and the Primary Cardmember or Authorized User(s) must use their Card for a qualifying airline purchase.
- Qualifying airline purchases are defined as purchases made by the Primary Cardmember or Authorized User(s) with an airline for items including airfare, baggage fees, lounge access, and some in-flight purchases, as determined by the merchant category code. Barclaycard does not determine and is not responsible for whether merchants correctly identify themselves and bill transactions as being made at locations in a particular category.
- Please allow up to two weeks after the qualifying airline purchase is charged to your Account for statement credit(s) to be posted to the Account. Cardmembers are responsible for payment of all purchases on the Account regardless of eligibility for statement credit.
- This is an annual benefit and the maximum credit available per Account is \$200 each calendar year (January 1 through December 31). The transaction date that the purchase was made will be used to determine the applicable calendar year.
- This benefit is subject to change at any time at the sole discretion of Barclaycard.

Important General Program Disclosures

We may, at our sole discretion, cancel, modify, restrict, or terminate the Program or any aspects or features of the Program at any time without prior notice. All interpretations of the Program Rules shall be at our sole discretion. Other significant terms may apply. All trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this document. Points cannot be combined with other discount or reward programs unless specifically authorized by us.

We reserve the right to correct inaccurate rewards values represented on statements or our website, at our sole discretion.

Customer Service

If you have any questions about the Program, please contact the customer service number on the back of your Card.

Mastercard Gold Card Guide to Benefits

Luxury Card Concierge Service

Cardmembers experience the highest caliber of service with the Luxury Card Concierge.™ 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 Luxury Card Concierge™ assist you today, so you can have your day back! Our experts look forward to assisting you at 844-724-2500.

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, including Professional 24/7 travel services, World Elite Luxury Hotels and Resorts portfolio, World Elite Air, Private Jet and Cruise programs as well as Mastercard Airport Concierge and much more.

PROFESSIONAL 24/7 TRAVEL SERVICES

Enjoy complimentary travel planning.†

We want to make your travel experience more exceptional than ever. We are here to help ensure you find the vacation that is right for you. Discover the benefits of our complimentary travel planning and let our professional travel advisors guide you through the process. We have relationships with airlines, cruise lines, hotels and resorts at premier destinations worldwide, so you can count on your personal advisor to make the planning process easier and less time-consuming. You can just focus on the enjoyment of anticipation! Call us 24 hours a day, 7 days a week and talk to one of our travel advisors to help you get the most value for your travel dollar. We will help you choose from exciting adventures, spectacular scenery, endless activities or romantic getaways. You are one call away from realizing your dream vacation.

World Elite LUXURY HOTELS & RESORTS PORTFOLIO

Enjoy preferred amenities at fine properties around the world with leading partners including Starwood Hotels & Resorts, Hyatt Hotels and Resorts, InterContinental Hotels Group, Preferred Hotel Group, Fairmont, Raffles and Swissotel Hotels & Resorts, Leading Hotels of the World, Carlson Rezidor Hotel Group, Karisma Hotels and Resorts, Shangri-La Hotels and Resorts, Omni Hotels & Resorts and many more.

Whether you seek the excitement of a city escape, tranquil beaches and turquoise seas, or mountain retreats, you will find the perfect place in the World Elite Mastercard Luxury Hotels and Resorts Portfolio. Our selection of more than 1,000 of the world's finest hotels and resorts offers you the ultimate in luxury and exceptional benefits. You can also choose all-inclusive resorts and family-friendly properties with organized programs and activities for even the youngest traveler. For a romantic getaway, indulge at an intimate boutique hotel or for complete relaxation, choose one of our world-class resorts. Whether you are traveling with family, friends or that special someone, we offer a virtually infinite variety of luxurious hotels and destinations around the world.

At our selection of hotels and resorts, you'll enjoy luxury benefits and amenities including:

- Complimentary breakfast for two daily
- Special World Elite Amenities (varies by property) valued up to \$100 (USD)
- Room upgrade at time of arrival, subject to availability
- Early check-in upon arrival, subject to availability
- 3 PM late check-out, subject to availability

At our participating all-inclusive resorts, take luxury to another level with benefits and amenities including:

- World Elite Specialty Experience (varies by property) valued up to \$100 (USD)
- Welcome amenity package delivered to your room
- Room upgrade at time of arrival, subject to availability
- Early check-in upon arrival, subject to availability
- 3 PM late check-out, subject to availability
- Upgrade to VIP status and lounge access at select properties, where available

World Elite AIR PROGRAM

Getting there really can be half the fun when you choose to book a flight on one of our participating airlines including Lufthansa, Austrian Airlines, Brussels Airlines, Swiss International Air Lines, Air New Zealand, Etihad Airways and more.

There are so many reasons why we travel. Whatever the reason for your next flight, whether it is en route to your dream vacation or visiting friends or family, let us help you get there. You will enjoy a wide range of benefits that will make the flight as memorable as the rest of your time away, traveling in style with preferred savings.

World Elite Upgrade Program

Purchase a qualifying Economy Class ticket on select airlines and receive an upgrade to Business Class

World Elite Airfare Savings Program

Up to 15% savings available in various classes of service to numerous destinations around the world

World Elite PRIVATE JET PROGRAM

Take your flying experience to a new level. For the ultimate in luxury and the freedom to go where you want, when you want, consider our private jet providers such as Skyjet and Vitesse Worldwide, LLC.

Your extraordinary World Elite benefits provide savings of up to \$1,000 (USD) per round-trip booking on a private jet, and with Skyjet receive an additional \$300 onboard catering credit. Sit back and relax as you travel in style on a private jet. Experience the luxury. Arrive rested and relaxed.

World Elite CRUISE PROGRAM

Explore the world and be pampered as you journey aboard leading cruise lines including Royal Caribbean International, Regent Seven Seas Cruises, Oceania Cruises, Avalon Waterways and more.

Your exceptional World Elite benefits provide shipboard credits of up to \$500* (USD) per cabin on select sailings. Often you can combine certain cruise lines' promotional offers with the shipboard credit benefit, allowing you to save even more!

World Elite VACATION PACKAGES

To get the most out of your travels around the world, we've partnered with leading vacation package providers to specifically design itineraries to meet your needs. Your personal travel advisor will help ensure you don't miss anything. For total immersion experiences, choose from Classic Vacations, Funjet Vacations, GOGO Vacations, Ker & Downey, Kensington Tours, Swain Destinations, Villas of Distinction, Ski.com and more.

Your special World Elite Vacation Package benefits offer up to \$500* (USD) in savings on a wide selection of vacations, destinations and experiences. Explore historic cities, take in spectacular vistas, find the best restaurants, improve your game on world-renowned golf courses, and much more. We offer every possible experience you may be seeking. Put yourself in our hands and realize your dreams. Create your own fully customized experience. We have everything from fabulous family-friendly vacations to solo adventures.

World Elite CAR RENTAL PROGRAM

Wherever you are traveling, we can help ensure you choose the vehicle that meets your unique travel needs with National Car Rental, Enterprise Rent-A-Car, Alamo Rent a Car, Avis Budget Group and Sixt.

Every time you rent a vehicle you can receive up to 25% savings, and with National Car Rental, Avis and Sixt enjoy complimentary elite membership status that includes added value and complimentary upgrades where available. Enjoy the convenience of having your own vehicle and the freedom to come and go as you please. We offer you a quality selection of vehicles to meet your transportation needs and provide you with the flexibility to travel your way.

World Elite CHAUFFEURED CAR SERVICE

Sit back, relax and arrive in style and let someone else do the driving with providers such as GroundLink, Sixt Limousine Service and Vitesse Worldwide, LLC.

Save up to 20% on chauffeured cars and travel like the VIP that you are. In addition, receive perks such as complimentary upgrades and children's car seats, based on availability. Rely on professional chauffeured car service to eliminate the stress of navigating a foreign city and to deliver you refreshed at your destination. A perfect option for special events, private tours or just for the privacy you seek, this personalized service is available in most destinations.

World Elite SPECIAL OFFERS

Take advantage of our limited-time special offers on hotels, resorts, cruises, vacation packages and other travel products as a World Elite Mastercard cardholder.

Impromptu trips can be the very best. Just pick up and go on short notice. Surprise your partner or your family. Whether you escape for a long weekend here at home or head off to parts unknown, you can take advantage of some great savings. Relax and be pampered at an exotic spa or kick back on white sandy beaches with your family. Wherever you choose to go, you will build memories with new experiences. Leave the details to us. Visit Mastercard.com/world-elite-special-offers to learn more.

Additional World Elite Mastercard benefits include...

Mastercard Travel Services™

Book Online

Access our online travel tool for a convenient and easy way to research, compare and book hotels, flights, car rentals and activities. Visit Mastercardtravelservices.com

Mastercard Airport Concierge™

Your passport to the finer side of air travel.

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 470 destinations worldwide, 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can experience an expedited security and/or immigration process. To reserve Mastercard Airport Concierge services visit Mastercard.com/airportconcierge or consult your personal travel advisor.

Mastercard Global Service™

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 it 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.

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/world-elite-travel](https://www.mastercard.com/world-elite-travel). 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, vacation packages 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. Payment currency may vary by merchant and payments may need to be made in local currency or USD. All benefit travel must commence before December 31, 2017, 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/world-elite-travel](https://www.mastercard.com/world-elite-travel) 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. Additional terms, exclusions and conditions apply, visit [Mastercard.us/travel-benefits-terms.html](https://www.mastercard.us/travel-benefits-terms.html). Mastercard, WORLD ELITE, Mastercard TRAVEL SERVICES and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All rights reserved.

†Airline ticketing fees apply.

*Based on two people traveling together on the same itinerary.

**Other delivery methods may include: Next day in U.S., two business days outside the U.S.

Mastercard Travel Services Online Travel Tool

For program terms and conditions visit:

[Mastercard.com/travelservices/terms-and-conditions](https://www.mastercard.com/travelservices/terms-and-conditions).

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 cardholder'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 cardholder'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](https://www.mastercard.com/airportconciergeterms).

Mastercard ID Theft Protection™

Program Description:

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.

Eligibility:

To be eligible for this coverage, you must be a valid World or World Elite cardmember who holds a Mastercard issued by a U.S. financial institution.

Access:

Simply contact 800-Mastercard: **800-627-8372** if you believe you have been a victim of Identity Theft.

Services provided:

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

- Concierge Level Certified Restoration Specialist that works autonomously on behalf of the cardmember and relieves the cardmember of the direct involvement of processing necessary documentation, lengthy phone conversations and dispute resolutions.
- Limited Power of Attorney (LPOA) to represent cardmember during an Identity Theft event.
- Multiple Tri-Bureau credit reports pulled at no cost to the cardmember to help ensure a complete resolution of identity event and return of cardmember to pre-victim status.
- Assistance from a Specialist with canceling the cardmember's credit/debit card(s), membership cards, affinity cards and more in the event that identity theft has occurred (even if cardmember has not experienced a lost wallet.)
- Ongoing communication with Specialist about the most current status of the cardmember'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 cardmember to ensure that no fraudulent information negatively affects his/her consumer report history.
- 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 free credit report for the cardmember and placing an alert on the cardmember's record with the agencies.
- Assisting the cardmember with debit, credit and/or charge card replacement.
- Assisting cardmember with membership/affinity 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.

Identity Theft Alerts:

Mastercard is offering cardmembers cyber security through Identity 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, Identity Theft Alerts is tracking thousands of websites and millions of data points, and alerting cardmembers whose personal information they find has been compromised online. This information is being gathered in real-time so that cardmembers 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/idtheftalerts](https://www.mastercard.us/idtheftalerts).

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 personal identity theft services

This service applies only to you, the named Mastercard 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, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each cardmember. This service is provided to eligible Mastercard 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 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 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. For general questions regarding these services, please contact 800-Mastercard: **800-627-8372**.

Price Protection

The Legal Disclosure is part of this agreement.

Key Terms:

Throughout this document, You and Your refer to the **cardmember** or **authorized user** of the **covered card**. We, Us, and Our refer to AIG WarrantyGuard, Inc.

Administrator means Sedgwick Claims Management Services, Inc. You may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at 800-Mastercard: 800-627-8372.

Auction (online or live) means a place or Internet site where items are sold through price bids or 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.)

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

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

Covered card means the World Elite Mastercard card.

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 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).

A. To get coverage:

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

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

B. The kind of coverage you receive:

- Purchases you make entirely with your **covered card** are covered for one hundred 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.
- Items you purchase with your **covered card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

C. Coverage limitations:

Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claim(s) per **cardmember** 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 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 or call 800-Mastercard: **800-627-8372** 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 or call 800-Mastercard: **800-627-8372** 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.

Purchase Assurance

Key Terms

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

A. To get coverage:

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

B. The kind of coverage You receive:

- Most items You purchase entirely with Your covered card are covered if damaged or stolen for ninety (90) days from the date of purchase as indicated on Your covered card's receipt.
- Items You purchase with Your covered card and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to You or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

C. Coverage limitations:

- Coverage is limited to the lesser of the following:
- The actual cost of the item (excluding delivery and transportation costs).
- A maximum of \$1,000 per loss and a total of \$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. 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.

E. How to file a claim:

Visit MyCardBenefits.com or call 800-Mastercard: **800-627-8372** 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.

Satisfaction Guarantee

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.).

A. To get coverage:

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

B. The kind of coverage You receive:

- Purchases You make entirely with Your covered card are covered for ninety(90) days from the date of purchase as indicated on Your receipt for a full refund in the event that You are dissatisfied with Your purchase and the store will not accept the item for return.
- Items You purchase with Your covered card and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to You or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage.

C. Coverage limitations:

Coverage is limited to the actual cost of the item (excluding taxes, storage, shipping, and handling costs), up to \$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 or call 800-Mastercard: **800-627-8372** 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.

Extended Warranty

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

A. To get coverage:

- You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of 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 most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12). An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twenty-four (24) months or less on your 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 **covered card** or \$10,000, whichever is less.
- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twenty-four (24) months, this benefit will not apply.
- 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 or call 800-Mastercard: **800-627-8372** 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 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.

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 **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 75 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

Australia	1-800-120-113	Mexico	001-800-307-7309
Austria	0800-21-8235	Netherlands	0800-022-5821
France	0-800-90-1387	Poland	0-0800-111-1211
Germany	0800-819-1040	Portugal	800-8-11-272
Hungary	06800-12517	Spain	900-97-1231
Ireland	1-800-55-7378	United Kingdom	0800-96-4767
Italy	800-870-866	Virgin Islands	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 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 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 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?

The Master Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile rentals

made with Your World Elite 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 covered card, You are eligible for benefits under this coverage.

Who is eligible for this benefit?

The covered card 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 covered card and/or the accumulated points from Your covered 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 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.

How do I file a claim?

Visit MyCardBenefits.com or call 800-Mastercard: **800-627-8372** 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 covered card and/or the accumulated points from Your covered card at the time the vehicle is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) full day of rental must be billed to Your covered card.

You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company. You must rent the vehicle in Your own name and sign the rental agreement.

Your rental agreement must be for a rental period of no more than 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 covered card.
- Any person not designated in the rental agreement as an authorized driver.
- Any obligations You assume other than what is specifically covered under the rental agreement or Your primary vehicle insurance or other indemnity policy.
- Any violation of the written terms and conditions of the rental agreement.
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any loss associated with racing or reckless driving.
- Losses involving the theft of the rental vehicle when You or an authorized driver cannot produce the keys to the rental vehicle at the time of reporting the incident to the police and/or rental agency, as a result of negligence.
- 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.

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 800-Mastercard: **800-627-8372**. 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

Travel Accident Insurance

The Plan: As a Mastercard Cardholder, You, Your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to Your Mastercard Card account.

If the entire cost of the passenger fare has been charged to Your Mastercard account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine) immediately,

- a) Preceding Your departure, directly to the airport, terminal or station;
- b) While at the airport, terminal or station; and
- c) Immediately following Your arrival at the airport, terminal or station of Your destination. If the entire cost of the passenger fare has not been charged prior to Your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to Your Mastercard account.

This coverage does not include Commutation. Commutation is defined as travel between the Insured Person's residence and regular place of employment. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Important Definitions: Accident or Accidental means a sudden, unforeseen and unexpected event happening by chance.

Dependent Child(ren) means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are:

- 1) Under the age of twenty-five (25) and reside with the Insured Person; or
- 2) Beyond the age of twenty-five (25), permanently mentally or physically challenged, and incapable of self support; or
- 3) Under the age of twenty-five (25) and classified as a full-time student at an institution of higher learning.

Domestic Partner means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months:

- 1) Has been in a committed relationship with the primary insured person; and
- 2) Has been the primary insured person's sole spousal equivalent; and
- 3) Has resided in the same household as the primary insured person; and
- 4) Been jointly responsible with the primary insured person for each other's financial obligation, and who intends to continue the relationship above indefinitely.

The Benefits: The full Benefit Amount of \$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.

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

Baggage Delay

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 **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.

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

Trip Cancellation and Interruption Insurance

Key Terms

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.

Travel supplier means a tour operator, occupancy provider, cruise line, airline, railroad or other Common Carriers.

A. To get coverage:

You must purchase the trip with Your covered card and/or accumulated points from Your covered card for You, or Your family member, and Your traveling companions. Family member(s) do not need to travel with the cardholder to receive coverage. If the trip is not purchased entirely with Your covered card, We will only pay for the percentage of the eligible claim based on the percentage of the trip purchased on the covered card.

If redeemable certificates, vouchers, coupons, or discounts awarded from frequent flier programs are used to purchase the trip, any remaining charge for the trip must be purchased entirely with Your covered card.

B. Covered Reasons:

1. **Sickness, injury**, or death of You, Your **family member**, or Your **traveling companion**, booked to travel with You which results in **medically imposed restrictions**. A physician must advise cancellation of Your **trip** on or before the **trip departure date**.
2. Inclement weather, which prevents a reasonable and prudent person from traveling or continuing on a trip (A person must cancel their entire trip because severe weather or a natural disaster causes all travel to or from their destination to stop for at least 24 hours); or
3. Change in military orders of You or Your spouse; or
4. Terrorist action or hijacking; or
5. Call to jury duty or subpoena by the courts, either of which cannot be postponed or waived; or
6. You or **traveling companion's** dwelling made uninhabitable; or
7. Quarantine imposed by a **physician** for health reason.

C. The kind of coverage You receive:

Trip Cancellation

We will reimburse You for any incurred **charge** if You are required to cancel Your **trip**, prior to Your **trip departure date**, due to a **covered reason**. You must cancel Your trip with Your **travel supplier** as soon as the **covered reason** arises. You must also advise the **administrator** immediately, as We will not pay benefits for any additional charges incurred that would not been charged had You notified the **travel supplier** and the claim **administrator** as soon as reasonably possible.

Trip Interruption

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

Terms of Coverage

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

Coverage Limitations:

Coverage is limited to the lesser of the following:

- \$5,000 per **trip**; or
- \$10,000 per 12 month period; or
- The original cost of the **common carrier** ticket for the **trip**.

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

D. What is NOT covered:

- Pre-existing medical conditions.
- Intentionally self-inflicted injuries, including suicide or attempted suicide.
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) civil war.
- Piloting or learning to pilot or acting as a member of the crew of any aircraft.
- Mental or emotional disorders, unless hospitalized.
- Participation in professional athletics or underwater activities.
- Being under the influence of drugs or intoxicants.
- Commission of or the attempt to commit a criminal act.
- Participating in bodily contact sports (ex. boxing); skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; or speed contest.
- Dental treatment except as a result of accidental injury to sound, natural teeth.
- Any non-emergency treatment or surgery, routine physical examinations.
- Hearing aids, eye glasses or contact lenses.
- Curtailment or delayed return for other than a covered reason.
- One-way travel that does not have a return destination.

E. How to file a claim:

- Visit MyCardBenefits.com or call 800-Mastercard **800-627-8372** to open a claim. You must report the claim within sixty (60) days of the covered Trip Cancellation or Trip Interruption or the claim may not be honored.

- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
 - **Covered card** billing statement showing the charge for the covered trip.
 - Proof of a **covered reason**. Examples, orders to report for active duty, subpoena to appear in court, etc.
 - For **sickness, injury** or death, a completed physician's form.
 - Copy of the cancellation policy of the **common carrier**.
- Any other documentation that may be reasonably requested by Us or Our designated representative to validate a claim.

Trip Delay

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

Inclement weather means any severe weather condition which delays the scheduled arrival or departure of a common carrier.

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

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

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

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

B. The kind of coverage You receive: If You are delayed more than six (6) hours while traveling to Your destination or return destination, We will reimburse You for travel expenses as a result of the delay. There is no coverage if the common carrier cancels within six (6) hours of Your scheduled departure time on the common carrier for which You have purchased a ticket for Your trip.

Delay is:

- a) Inclement weather; b) Equipment failure of a common carrier (documented by the common carrier); or c) Lost or stolen passport or travel documents.
 d) Delays due to: war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), and civil war are not covered.

C. Coverage Limitations: Coverage is limited to the lesser of the following:

- \$300 per trip.

Coverage is limited to two (2) claims per twelve (12) month period. Coverage is secondary to any other applicable insurance or benefit available to You including benefits provided by the common carrier (including, but not limited to, exchanged tickets, drop in ticket prices, goodwill payments, refunds, credits, or vouchers).

D. How to file a claim:

- Visit MyCardBenefits.com or call 800-Mastercard: **800-627-8372** to open a claim. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
 - Covered card billing statement showing the charge for the covered trip.
 - Proof of the delay from the common carrier.
 - Receipts for travel expenses.

Any other documentation that may be reasonably requested by Us or Our administrator to validate a claim.

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