



World Mastercard[®]

Cardholder Guide to Benefits

Important information. Please read and save.

This Guide supersedes any guide or program description You may have received earlier. This Guide to Benefits contains detailed information about benefits available to You as a World Mastercard cardholder. All benefits may not be listed in this Guide to Benefits. For more information about all the benefits available to you, visit the Rewards and Benefits section of the customer website at [BarclaysUS.com](https://www.BarclaysUS.com).

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

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

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

From time to time benefits may be modified, updated or removed. All benefits may not be listed in this Guide to Benefits. Please go to the Rewards and Benefits section of the customer website at [BarclaysUS.com](https://www.BarclaysUS.com) for more information about all the benefits available to you and to view your current Guide to Benefits.



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MASTERCARD ID THEFT PROTECTION™

Program Description:

Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

Eligibility:

All Mastercard consumer credit cardholders in the US are eligible for this coverage. Enrollment is required.

Service Provider: ID Theft Protection is provided by Generali Global Assistance, Inc. More information about this service provider is available at: [mastercardus.idprotectiononline.com/](https://www.mastercardus.idprotectiononline.com/).

Access: To receive ID Theft Protection, you must enroll at: [mastercardus.idprotectiononline.com/](https://www.mastercardus.idprotectiononline.com/). ID Theft Protection is provided on a 24-hour basis, 365 days a year. **Contact 1-800-Mastercard** if you believe you have been a victim of identity theft.

Charges: There is no charge for ID Theft Protection, it is provided by your financial institution.

Program Provisions for Mastercard ID Theft Protection:

To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft Protection accrue as of the date of enrollment. Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at: [mastercardus.idprotectiononline.com/](https://www.mastercardus.idprotectiononline.com/). The terms and conditions contained in this Guide to Benefits may be modified by subsequent mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar service takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-Mastercard** or please see [mastercardus.idprotectiononline.com/](https://www.mastercardus.idprotectiononline.com/).

ID Theft Protection Services Provided:

1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS Personally Identifiable Information (PII)

Compromised Credentials monitors for a combination of email address /username /password /security questions located within:

- Hacker account dump sites
- Hactivist forums
- Data leaks
- Malware logs

Alerts are sent with event details, also listed within resolution console and most often includes source of breach (from where the data was harvested).

High-Risk Transactions monitors a Consumer's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Knowledge-Based Authentication (questions only an individual should know about themselves such as what street they lived on in 2009) used by organizations across industries limits the risk of identity theft or account takeover. Alerts are sent when a series of knowledge-based authentication questions are generated to validate the Consumer's identity (i.e. when accessing a credit report). Monitored transactions include:

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

Dark Web Monitoring provides monitoring of underground web pages people can visit without third parties being able to trace the location of the web visitors or the web page publisher. Dark web sites make up about .01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard web browsers.

Credit Information

Single Bureau Credit Monitoring monitors a Consumer's TransUnion credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. In order to use this service, Consumers must provide some personal information, such as name, address, date of birth, and SSN, and undergo either digital verification via text or knowledge-based authentication. ID Theft Protection sends alert notification emails, such as change of address alerts, anytime potentially unauthorized inquiries or suspicious activities on Consumer's credit file are detected so they can take immediate action to minimize damage.

Additional Information

Small Business ID Theft Protection upgrades ID Theft Protection identity monitoring services by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for the Consumer's business URL and domain (limited to 10 domains) within corporate data breaches, malicious third-party botnets and criminal forums.

2. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

- Email Addresses
- Debit/Credit Cards
- Loyalty/Affinity Cards
- Bank Account Numbers
- Passport Numbers
- Medical and Vehicle Insurance Cards
- Drivers Licenses
- National Identity Numbers/Social Security Numbers
- New Lines of Credit
- Address Changes

3. RESOLVE IDENTITY THREATS WITH SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

Self-Service ID Theft Resolution Kit is a self-service resolution document which informs Consumers of the different forms of ID theft, and how to resolve each situation. Resolution tools in the kit include preventive measures, step-by-step guides and sample letters to be sent to collection agencies.

Access to Resolutions Specialists which assigns a personal case manager to help take care of everything.

Self-Service ID Theft Wizard provides step-by-step advice for many identity theft scenarios that Consumers may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or fraud.

Online Fraud Alerts allow Consumers to place a statement on their credit report that instructs lenders to contact the Consumer before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Consumers place a fraud alert with one bureau, the other two bureaus are informed, and the alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Consumer credit files for one year.

MASTERCARD GLOBAL SERVICE

Mastercard Global Service™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance**. Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-307-7309**.

When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

Australia - **1-800-120-113**

Austria - **0800-070-6138**

France - **0-800-90-1387**

Germany - **0800-071-3542**

Hungary - **06800-12517**

Ireland - **1-800-55-7378**

Italy - **800-870-866**

Mexico - **001-800-307-7309**

Netherlands - **0800-022-5821**

Poland - **0-0800-111-1211**

Portugal - **800-8-11-272**

Spain - **900-822-756**

United Kingdom - **0800-96-4767**

Virgin Islands - **800-307-7309**

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

Account Information and Card Benefits:

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

ATM Locations:

Call **1-877-FINDATM (1-877-346-3286)** to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at **www.mastercard.com** to use our ATM locator.

You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

TRAVEL ASSISTANCE SERVICES

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services is your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 50 miles or more from home.

- * This is reassuring, especially when visiting a place for the first time or not speaking the language. For services, call **1-800-Mastercard**. Enrollment is automatic and the assistance service is free to **cardholders**. Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills).
- * Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact us prior to embarking on a covered trip to confirm whether or not services are available at your destination(s).

MasterTrip® Travel Assistance

Before you begin your trip, MasterTrip provides information on travel requirements including documentation (visas, passports), immunizations or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip will also help you locate any lost or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.

If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a family member, friend, or business account. This service does not provide maps or information regarding road conditions.

Travel Services Medical Assistance

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

MasterLegal® Referral Service

Provides you with English-speaking legal referrals or consults with appropriate embassies and consulates regarding your situation.

Will assist in transfers up to \$5,000 in cash from a family member, friend or business to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

Master RoadAssist® Roadside Service

(Available only when traveling in the 50 United States and the District of Columbia)

If your car breaks down on the road, just call **1-800-Mastercard** and tell us where you are. We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jumpstarts, towing, gas delivery, and tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard account.

You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your vehicle (or it's gone) when the tow truck arrives. Mastercard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.

Emergency road service is not available in areas not regularly traveled, in "off road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers or If you have a rental car, be sure to call the rental car agency before you call **1-800-Mastercard**, as many rental agencies have special procedures regarding emergency road service assistance.

TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE

Who is covered?

As an eligible Cardholder, you, your Spouse or Domestic Partner and your Dependent Children are eligible for Trip Cancellation and Trip Interruption Insurance Coverage is provided automatically when a portion of the cost of the Trip is charged to your Account.

What is Trip Cancellation and Trip Interruption insurance?

In the event a loss is suffered from a cancellation or interruption of a Trip due to a covered Loss, Trip Cancellation and Trip Interruption insurance will reimburse for the Non-Refundable passenger fare charged by an airline, Cruise Line, railroad, or any other Common Carrier.

Does Trip Cancellation and Trip Interruption insurance provide any other type of reimbursement?

Change Fees

Trip Cancellation and Trip Interruption insurance will also reimburse any Change Fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled.

Ground Transportation Expenses

In regard to Trip Interruption Insurance we will also reimburse for ground transportation expenses incurred by the Covered Person up to \$250, to directly transport the Covered Person: a) from the Licensed Provider of Lodging, Host at Destination, or medical facility where the Covered Person was receiving treatment for an Accidental Bodily Injury or Sickness which caused the Trip Interruption, to the airport, terminal or station the Covered Person is departing from; and/or b) between the airport, terminal or station to which the Covered Person is arriving and their place of permanent residence, or medical facility where the Covered Person is scheduled to continue treatment of an Accidental Bodily Injury or Sickness which caused the Trip Interruption. Ground transportation expenses do not include charges for transportation in any vehicle specifically designed for transporting sick or injured persons, or operated by a hospital, private ambulance service, rescue squad or other medical care facility.

What qualifies as a covered Loss for Trip Cancellation and Trip Interruption insurance?

A Trip Cancellation or Trip Interruption must be due to one of the following reasons which occurs after the initial deposit or booking date of the Trip:

1. Accidental Bodily Injury or Loss of Life or Sickness of either the Covered Person or Traveling Companion, which prevents the Covered Person or Traveling Companion from traveling on the Trip; or
2. Accidental Bodily Injury or Loss of Life or Sickness of an Immediate Family Member of the Covered Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion; or
3. An organized strike affecting public transportation that impacts the Covered Person's ability to commence or continue on a covered Trip.

If a Covered Person is eligible for insurance under multiple Accounts, then such person will only be insured once under the Account which provides the Covered Person the largest Benefit Amount for the loss that has occurred.

Benefit Maximum Benefit Amount per Covered Person

Trip Cancellation

The amount charged to an eligible account up to **\$1,500**

Trip Interruption

The amount charged to an eligible account up to **\$1,500**

When is insurance effective?

For Trip Cancellation, your coverage begins on the initial deposit date or booking date of the Trip. Coverage ends at the point and time of departure on your Scheduled Departure Date.

For Trip Interruption coverage begins on your Scheduled Departure Date and ends on your Scheduled Return Date.

In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor you have control, the term of coverage shall be automatically adjusted in accordance with your or the Travel Supplier's notice to Us of the delay or change. In order for benefits to apply, the initial deposit date or booking date must occur while coverage is in force.

Trip Cancellation Insurance

If a Loss causes the Covered Person's Trip Cancellation, reimbursement up to the Maximum Benefit Amount above is subject to the following:

1. The Covered Person must notify the Travel Supplier of the cancellation. If failure to notify of the cancellation results in the surrender of Non-Refundable eligible travel expenses, that would have otherwise been refundable had the Covered Person notified the Travel Supplier, no benefit shall be payable. This limitation does not apply if a Loss prevents the Covered Person from providing the notification;
2. In no event will We pay more than the Trip Cancellation Benefit Amount.
3. The Travel Supplier's cancellation provisions in effect at the time the Travel Supplier is notified of a cancellation;
4. In the event that a Covered Person's Trip Cancellation results in a credit for future travel, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the eligible travel expenses which such credit represents until such credit expires;
5. The Trip Cancellation benefit is payable on an excess basis over and above any amount due from any other valid or collectible travel insurance purchased for the same Trip by the Covered Person or any other form of reimbursement available from the Travel Supplier;
6. No benefit will be paid unless a portion of each Eligible Travel Expense has been charged to the Account;
7. In no event shall the Benefit Amount payable exceed the actual amount charged to an Account of the Insured Person for eligible travel expenses.

Trip Interruption Insurance

If a Loss causes the Covered Person's Trip Interruption, reimbursement up to the Maximum Benefit Amount above of the Covered Person due to Trip Interruption is subject to the following:

1. To be reimbursed, these costs must have been charged to the Insured Person's Account with the Policyholder;
2. In no event will We pay more than the Trip Interruption Benefit Amount per Trip shown above.
3. The Trip Interruption benefit is payable on an excess basis over and above any amount due from any other valid or collectible travel insurance or any other form of reimbursement payable by those responsible for the Loss. In the event that a Covered Person's Trip Interruption results in a credit for future travel, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the Non-Refundable arrangements and transportation expenses which such credit represents until such credit expires.

What types of expenses are eligible for reimbursement?

Airline, Cruise Line, railroad and other Common Carrier fare. Change Fees and certain ground transportation expenses as described above are also covered.

What is not covered by Trip Cancellation and Trip Interruption insurance?

These benefits do not apply to a Loss caused directly or indirectly from:

- 1.** change in plans, financial circumstances and any business or contractual obligations of the Covered Person, Traveling Companion, Immediate Family Member of the Covered Person or Immediate Family Member of the Traveling Companion; or
- 2.** a Pre-Existing Condition or any other event that occurs or commences prior to the initial deposit date or booking date of the Trip; or
- 3.** any Loss due to the voluntary surrender of unused vouchers, tickets, credits, coupons or travel privileges available to the Covered Person from the Travel Supplier prior to their issued expiration date; or
- 4.** travel arrangements that are scheduled to take place after the 26th week of pregnancy; or
- 5.** any multiple pregnancy with or without complications which occurs prior to the initial deposit date or booking date of the Trip; or
- 6.** any pregnancy associated with an assisted reproductive program, including but not limited to in vitro fertilization; or
- 7.** any Loss for any Trip that is booked while on a waiting list for specified medical treatment; or
- 8.** any Loss for any Trip that is booked for the purpose of obtaining medical treatment; or
- 9.** disinclination to travel due to civil unrest; or
- 10.** failure of the Covered Person or a Traveling Companion to obtain necessary visas, passports, or other documents required for travel.
- 11.** the Covered Person's commission or attempted commission of any illegal act including but not limited to any felony.
- 12.** a Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.
- 13.** the Covered Person being under the influence of any narcotic, legal recreational marijuana or other controlled substance at the time of a loss. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.
- 14.** This insurance does not apply to any loss caused by or resulting from, directly or indirectly, a Covered Person's disinclination to travel due to an epidemic or pandemic.
- 15.** Default of the Common Carrier resulting from Financial Insolvency or Financial Insolvency of a Travel Agency, Tour Operator or Travel Supplier.

In addition, Trip Interruption Benefit does not apply to a Loss caused directly or indirectly from:

1. travel arrangements canceled or changed by a Travel Supplier unless the cancellation is the result of an organized strike affecting public transportation or unless specifically covered herein; or
2. any event or circumstance unrelated to Accidental Bodily Injury or Loss of Life or Sickness which occurs or commences prior to the initial deposit date or booking date of the Trip.

How to File a Claim: For claims related matters only please contact the Claim Administrator. 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**. For all other inquiries please call the number on the back of your card.

What types of documentation may be requested when a claim is submitted?

Some of the documentation the Company may request includes, but is not limited to a:

1. documentation detailing the reason for the Trip Cancellation/ Trip Interruption;
2. original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the Trip Cancellation/ Trip Interruption;
3. documentation of refunds or credits received from the Travel Supplier(s);
4. copy of the Travel Supplier(s) literature that describes penalties;
5. proof of the Account transaction via copies of an Account statement confirming the eligible travel expenses were charged to an eligible Account;
6. a letter from the Travel Supplier or an itemized bill from the travel agent stating the Non-Refundable amounts of the Trip costs

Claim Notice:

Written claim notice must be given to Us or any of Our brokers or appointed agents within ninety (90) days after the occurrence or commencement of any loss covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the Covered Person and Policyholder. Failure to give claim notice within ninety (90) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

Claim Forms:

When We receive notice of a claim, We will send the Covered Person or the Covered Person's authorized representative, within fifteen (15) days, forms for giving Proof of Loss to Us. If the Covered Person or the Covered Person's authorized representative does not receive the forms, then the Covered Person or the Covered Person's authorized representative should send Us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the loss for which the claim is made.

Claim Proof of Loss:

Complete Proof of Loss must be given to Us within ninety (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 or reduce any otherwise valid claim if notice is given as soon as reasonably possible, and in no event later than one (1) year after the deadline to submit complete Proof of Loss, except in cases where the claimant lacks legal capacity.

Claim Payment:

All payments by Us are subject to receipt of complete Proof of Loss. We will pay the Covered Person the applicable Benefit Amount for any covered claim within sixty (60) days after We receive complete Proof of Loss if the Covered Person and the Policyholder have complied with all the terms of this policy.

Definitions

Accident or Accidental means a sudden, unforeseen, and unexpected event which:

1. happens by chance;
2. arises from a source external to the injured person
3. is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof;
4. occurs while the Covered Person is insured under this policy which is in force; and
5. is the direct cause of loss.

Accidental Bodily Injury means bodily injury, which is:

1. Accidental;
2. the direct cause of loss; and
3. occurs while the Covered Person is insured under this policy, which is in force.

Accidental Bodily Injury does not include conditions caused by repetitive motion injuries, or cumulative trauma not a result of an Accident, including, but not limited to:

1. Osgood-Schlatter's Disease;
2. bursitis;
3. Chondromalacia;

4. shin splints;
5. stress fractures;
6. tendinitis; and
7. Carpal Tunnel Syndrome.

Account means eligible credit card accounts.

Benefit Amount means the amount stated above which applies:

1. at the time of loss; and
2. to the Covered Person

Cardholder means an individual who is named on the Account card issued by the Policyholder. **Change Fees** means any fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled. Change Fees do not include a change in Common Carrier fare, Licensed Provider of Lodging occupancy rate, or new Common Carrier fares.

Common Carrier means any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.

Company means Federal Insurance Company.

Conveyance means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

Covered Person means Cardholders, their Spouse or Domestic Partner and Dependent Children.

Cruise Line means a company that maintains a fleet of cruise ships and markets cruises to the public.

Dependent Child means the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child.

Domestic Partner means a person designated by the Covered Person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who:

1. is at least 18 years of age and competent to enter into a contract;
2. is not related to the Covered Person by blood;
3. has exclusively lived with the Covered Person for at least twelve (12) consecutive months prior to the date of enrollment;
4. is not legally married or separated; and
5. as of the date of enrollment, has with the Covered Person at least two (2) of the following financial arrangements:

- a. a joint mortgage or lease;
- b. a joint bank account;
- c. joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or
- d. a joint credit card account with a financial institution.

Neither the Covered Person nor the Domestic Partner can be married to, or in a civil union with, anyone else.

Effective Date means the day on which coverage begins.

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

Host at Destination means a person with whom the Covered Person is sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

Immediate Family Member means an individual with any of the following relationships to the Covered Person: Spouse, and parents thereof; sons and daughters, including adopted children and stepchildren, and spouses thereof; parents, including stepparents, and spouses thereof; brothers and sisters, and spouses thereof; grandparents and grandchildren, and spouses thereof; aunts or uncles, and spouses thereof; nieces or nephews, and spouses thereof; and Domestic Partner and parents thereof, including domestic partners of any individual of this definition. Immediate Family Member also includes legal guardians or wards.

Incapacitated Dependent Child means any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent.

Insured Person means the Cardholder who has a direct relationship with the Policyholder.

Loss means one of the following which occurs: a) while the Covered Person is insured under this policy which is in force, and b) after the initial deposit or booking date of the Trip:

1. Accidental Bodily Injury or Loss of Life or Sickness of either the Covered Person or Traveling Companion, which prevents the Covered Person or Traveling Companion from traveling on the Trip; or
2. Accidental Bodily Injury or Loss of Life or Sickness of an Immediate Family Member of the Covered Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion.

Loss of Life means death, including clinical death, determined by the local governing medical authorities.

Non-Refundable means money prepaid through use of a covered Account, if covered under the policy, for the Common Carrier ticket cost:

1. which will be forfeited under the terms of the agreement made with the Travel Supplier for unused travel arrangements; and
2. for which the Travel Supplier will not provide any other form of compensation.

Physician means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided.

Physician does not include

1. the Covered Person, Traveling Companion or an Immediate Family Member of the Covered Person or Traveling Companion;
2. the employer or business partner of the Covered Person or Traveling Companion; or
3. an Immediate Family Member of the Covered Person's or Traveling Companion's employer or business partner; or
4. a massage therapist; or
5. physical therapist; or
6. anyone employed by or acting on behalf of the Policyholder

Policyholder means The Financial Customer Insurance Trust.

Pre-Existing Condition means illness, disease or accidental injury of the Covered Person, Traveling Companion, or Immediate Family Member of the Covered Person or Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the initial deposit or booking date (whichever occurs first) of a Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. Additionally, regular antenatal care, through 26 weeks gestation; provided it is a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilization; is not considered to be a treatment of illness or disease.

Proof of Loss means written evidence acceptable to Us that a loss has occurred.

Scheduled Departure Date means the date on which the Covered Person is originally scheduled to leave on the Trip.

Scheduled Return Date means the date on which the Covered Person is originally scheduled to return to the point of origin or to a different final destination.

Sickness means illness or disease which requires the attendance of a Physician.

Spouse means the Covered Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Covered Person resides. Spouse includes Domestic Partners or Covered Persons joined by Civil Unions where applicable by law.

Travel Supplier means a Cruise Line, airline, railroad or other Common Carrier.

Traveling Companion means an individual who has made advance arrangements with the Covered Person to travel together for all or part of the Trip.

Trip means any travel booked through a Travel Supplier for which any portion of the cost has been charged to the Insured Person's Account issued by the Policyholder.

Trip Cancellation means the cancellation of travel arrangements due to a Loss when the Covered Person is prevented from traveling on a Trip on or before the Scheduled Departure Date of the Trip.

Trip Interruption means the interruption of the Covered Person's Trip either on the way to the point of departure or after departure of the Trip. Trip Interruption also means any change to the date and time of pre-scheduled uncanceled travel arrangements.

We, Us and Our means Federal Insurance Company.

General Provisions:

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy 9908-12-93 on file with the Policyholder: The Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance underwritten and provided by Federal Insurance Company, a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. All products may not be available in all states or certain terms may be different where required by state law. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

TRAVEL ACCIDENT AND BAGGAGE DELAY

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.

BAGGAGE DELAY

We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for three (3) days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; or 4) business samples; The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

ELIGIBILITY

This travel insurance plan is provided to MasterCard cardholders automatically when the entire cost of the passenger fare(s) are charged to a MasterCard account while the insurance is effective. It is not necessary for you to notify your financial institution, the administrator or the Company when tickets are purchased.

THE COST

This travel insurance plan is provided at no additional cost to eligible MasterCard cardholders. Your financial institution pays the premium for this insurance.

BENEFICIARY

The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

EXCLUSIONS

This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; This insurance also does not apply to an accident occurring while an Insured is acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

CLAIM NOTICE

Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible. **CLAIM FORMS:**

When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss. **CLAIM PROOF OF LOSS:**

Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss. **CLAIM PAYMENT:**

For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

HOW TO FILE A CLAIM

To file a claim please call 1-800-MasterCard. Claims are processed by the Claim Administrator, Crawford and Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Crawford and Company, P.O. Box 4090, Atlanta, GA 30302, Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through Myclaimsagent.com.

EFFECTIVE DATE

This insurance is effective on the date that you become an eligible cardholder; and will cease on the date the Master Policy 6477-44-67 is terminated or on the date your account ceases to be eligible, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the Policyholder: Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

MASTERRENTAL COVERAGE

KEY TERMS

Throughout this document, You and Your refer to the cardholder or **authorized user** of the **covered card**. We, Us, and Our refer to New Hampshire Insurance Company, an AIG Company.

Administrator means Sedgwick Claims Management Services, Inc. You may contact the administrator if you have questions regarding this coverage or would like to make a claim. The administrator can be reached by phone at **1-800-Mastercard**.

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

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

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

Covered Card means the Mastercard card.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The EOC, Key Terms, and Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not a part of your coverage.

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.

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.

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

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

Evidence of Coverage of Coverage

Pursuant to the below terms and conditions, when you rent a **vehicle** for 31 consecutive days or less with your **covered card**, you are eligible for benefits under this coverage.

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

A. To get coverage:

You must initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental charges) with your covered card and/or the accumulated points from your covered card at the time the vehicle is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) full day of rental must be billed to your covered card.

You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company.

You must rent the vehicle in your own name and sign the rental agreement.

Your rental agreement must be for a rental period of no more than 31 consecutive days. Rental periods that exceed or are intended to exceed 31 consecutive days are not covered.

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. Who is covered:

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

E. 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, flatbed 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.

F. Where you are covered:

Coverage is available worldwide.

Coverage is not available in countries where:

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

G. 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 agency's purchase invoice less salvage and depreciation.

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

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

H. What is NOT covered:

- Any personal item **stolen** from the interior or exterior of rental vehicles.
- Vehicle keys or portable Global Positioning Systems (GPS).
- Vehicles not rented by the cardholder or **authorized user** on the covered card.
- Any person not designated in the rental agreement as an authorized driver.
- Any obligations you assume other than what is specifically covered under the rental agreement or your primary vehicle insurance or other indemnity policy.
- Any violation of the written terms and conditions of the rental agreement.
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any loss associated with racing or reckless driving.
- Losses involving the theft of the rental vehicle when you or an authorized driver cannot produce the keys to the rental vehicle at the time of reporting the incident to the police and/or rental agency, as a result of negligence.
- 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 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.

I. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- You may choose to assign your benefits under this insurance program to the rental agency from which you rented your vehicle. Please contact us or our designated representative for further details.
- Submit the following documentation within one hundred and eighty (180) days of the incident or the claim may 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.

LEGAL DISCLOSURE

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

Benefits are provided to you, the accountholder, at no additional charge. Non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and **EOC** is governed by the Group Policy.

Effective date of benefits: Effective September 1, 2021, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **cardholders**. If the Policyholder does cancel these benefits, you will be notified in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to You: These benefits apply only to the cardholder whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim **administrator** for these benefits.

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

Dispute Resolution - Arbitration: This EOC requires binding arbitration if there is an unresolved dispute concerning this EOC (including the cost of, lack of or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, you give up your right to resolve any dispute arising from this EOC by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which you live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (**adr.org**) will apply to any arbitration under this EOC. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this EOC and all transactions contemplated by this EOC, including, without limitation, the validity, interpretation, construction, performance and enforcement of this EOC.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or cardholder who receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Salvage: If an item is not repairable, the claim administrator may request that the cardholder or gift recipient send the item to the administrator for salvage at the cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

Other Insurance: Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Severability of Provisions: If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.**

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

ACCOUNT AND BILLING INFORMATION

Contact Barclays directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide.

TO FILE A CLAIM

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

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

From time to time benefits may be modified, updated or removed. All benefits may not be listed in this Guide to Benefits. Please go to the Rewards and Benefits section of the customer website at [BarclaysUS.com](https://www.BarclaysUS.com) for more information about all the benefits available to you and to view your current Guide to Benefits.



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