

Exhibit A

Description of Insurance Programs

MasterTravel – CCC

Description of Coverage

Important information. Please read and save.

The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

“Card” refers to Mastercard® **Credit Standard** card

“Cardholder”, “you”, and “your” refer to a Mastercard® **Credit Standard** Cardholder, who has an eligible Mastercard® **Credit Standard** Account and whose name is embossed on the surface of the Mastercard® **Credit Standard** card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

Mastercard® **Credit Standard** cardholders, their Spouse/Domestic Partner, and Dependent Children can benefit from comprehensive travel accident insurance coverage offered through MasterTravel™.

Who is Covered:

- Mastercard® **Credit Standard** Cardholders, the cardholder’s Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier Conveyance passenger fare has been charged to your eligible Mastercard® **Credit Standard** card and/or has been acquired with points earned by an eligible Rewards Program associated with your Mastercard® **Credit Standard** card (i.e. mileage points for travel). In order to be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible Mastercard® **Credit Standard** card and/or with Reward Points associated with your Mastercard® **Credit Standard** card.

For Dependent Children considered as Infants by the Common Carrier Conveyance Company, the Infant’s travel ticket or the passenger fare could be included in the travel ticket or passenger fare of the Cardholder or Spouse/Domestic Partner.

The Kind of Coverage you Receive:

MasterTravel provides **Common Carrier Conveyance Travel Accident Insurance** coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) or Paralysis, while traveling on a Common Carrier Conveyance if tickets are purchased in full with your Mastercard® **Credit Standard** card and/or with Reward Points associated with your Mastercard® **Credit Standard** card.

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier Conveyance is up to USD† **\$75K** per Insured Person.
- For Dependent Children, if eligible, the corresponding maximum Principal Benefit is subject to the local laws and regulations applicable in the Insured Person’s Home Country and Issuing Territory.
- A trip commences when the Insured Person boards a Common Carrier Conveyance for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier Conveyance.

What Are The Benefits – Common Carrier Conveyance Travel Accident:

Coverage is provided for Accidental Death, Paralysis and Dismemberment(s) including loss of sight, speech, hearing; while riding as a passenger in or on, boarding or alighting from a Common Carrier Conveyance.

- The maximum Principal Benefit amount provided is USD† **\$75K per Insured Person.**
- For Dependent Children, if eligible, the corresponding maximum Principal Benefit is subject to the local laws and regulations applicable in the Insured Person’s Home Country and Issuing Territory
- In the event of an Accidental Death while on a Covered Trip, you and your eligible family members can receive the maximum Principal Benefit amount. For a covered Loss with Common Carrier Conveyance Travel Accident only, benefits are provided as a percentage of the maximum Principal Benefit amount per the following Schedule of Losses:

Schedule of Losses:

<i>For Loss of:</i>	<i>Percentage of the Principal Benefit:</i>
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	50%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

Coverage Conditions/Limitations:

- A covered Loss must occur within 365 days of the date of the Accident.
- In the event that you have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid.
- Coverage extends to Exposure and Disappearance.
- Losses caused by or resulting from Acts of Terrorism (defined herein) are not excluded.
- Benefit shall not apply while an Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft that does not hold a current valid Airworthiness Certificate.

What is NOT Covered (Exclusions):

MasterTravel does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;

2. loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
3. participation in any professional, semi-professional or interscholastic team sports;
4. being under the influence of drugs, alcohol or other intoxicants while driving a vehicle, unless prescribed by a Physician and taken as prescribed;
5. participation in an actual felony;
6. participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity), pot-holing; or participation in contests of speed using a motorized vehicle;
7. war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
8. participation in the military, naval or air service of any country;
9. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
10. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
11. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Key Terms and Definitions:

Accident: means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

Accidental death: means death due to unintentional, violent and external injury. The Company will pay the maximum Sum Insured applicable if an Injury to an Insured Person results in the Loss of life. The Loss must occur within the 365 Days from the date of the Accident or occurrence, which caused such Injury.

Account: means an International Use Mastercard® **Credit Standard** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of at the time of Purchase of the Common Carrier Conveyance ticket.

The Company: means a Member Company of AIG Insurance underwriting the Insurance Coverage and/or corresponding Reinsurer, if applicable.

Airworthiness Certificate: means the standard Airworthiness Certificate issued by the aviation agency or by the government authority having jurisdiction over civil aviation in the country of its registry.

Biological Event (biological weapon): means the deliberate use of disease-causing biological agents such as protozoa, fungi, bacteria, protists, or viruses, to kill or incapacitate humans, other animals or plants.

Cardholder: means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Credit Standard** card provided by an Issuer in the issuing territory.

Chemical Event (chemical weapon): means a device utilizing chemicals formulated to inflict death or harm to human beings.

Common Carrier Conveyance: means any land, water or air conveyance operated under a valid and in good standing license for the transportation of passengers for hire for which a ticket has been obtained.

Covered Trip: means a trip where (a) the Insured Person's full fare for a Common Carrier Conveyance has been charged to an eligible Account or (b) purchased with an eligible card that received mileage points, and other similar discounts from reward programs for travel issued by Mastercard or a Mastercard International Issuer, or (c) both point (a) and (b) of this definition and by an Insured Person on behalf of another Insured Person. Additionally, if the above definition has been met and a change in airfare and/or

change in flight and/or a class upgrade occurs, which was made with another means of payment or Rewards Program, it will also be considered a Covered Trip; however the maximum sum insured benefit amount will be based on the eligible class for the original passenger fare purchase and this will be the only benefit amount applicable.

Such Covered Trip shall be deemed to have commenced when the Insured Person begins travel when the Common Carrier Conveyance is scheduled for departure and continues until such time as the Insured Person completes travel, or up to the maximum scope of coverage where applicable.

Dependent Child(ren): means named dependent children, including adopted, step and foster children of the cardholder, aged between birth and 18 years, or 25 years if attending as a full time student an accredited institution of higher learning, who are unmarried and who permanently reside and receive the majority of maintenance and support from the Insured Person. Children who are wholly dependent on the Insured Person for support and maintenance due to permanent physical or mental disability will be considered dependents of the Insured Person, if the Insured Person is eligible for benefits.

To verify eligibility for the physically or mentally disabled dependent child(ren), the Cardholder may be requested to provide medical records for the physically or mentally disabled dependent child(ren).

Dependents: means the Cardholder's Spouse, Domestic Partner and Dependent Children.

Dismemberment (including Loss of sight, speech, hearing or paralysis): The Company will pay a percentage of the maximum Sum Insured if an Injury to the Insured Person results in one of the Losses shown in the table of Losses. The Loss must occur within the 365 days from the date of the Accident which caused Injury. In the event an insured person suffer more than one Loss (Paralysis or Dismemberment) as a result of any one Accident, only one benefit amount, the largest, will be paid.

Disappearance: means the Insurance Company will pay the benefit for loss of life if the body of an Insured Person cannot be located following a known event within one (1) year or within the time local regulations and/or government announcements in each country are determined.

Domestic Partner: means an opposite or a same sex partner who has met all of the following requirements for at least 12 months: (1) resides with the Insured Person at Insured Person's principal residence; (2) shares financial assets and obligations with the Insured Person; (3) is not related by blood to the Insured Person to a degree of closeness that would prohibit a legal marriage; (4) is at least the age of consent in the state in which they reside; and (5) neither the Insured Person or Domestic Partner is married to anyone else, nor has any other Domestic Partner.

Exposure: for the purpose of the Accidental Death and Dismemberment benefit, means a loss resulting from an Insured Person being unavoidably exposed to the elements due to an Accident will be payable as if resulting from an Injury. The loss must occur within 365 days from the date of the Accident which caused Injury.

Good Standing: means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

Home Country: means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning, which must be the same as the Issuing Territory of the Mastercard® **Credit Standard** card.

Infants: while travelling on Common Carrier Conveyance an infant is a child usually under the age of two (2) years old that can be identified as a covered dependent while traveling with the insured cardholder (i.e. on the insured's boarding pass or covered under the insured's travel ticket). Note that the age can vary from one Common Carrier Conveyance to another (i.e. from one airline to another).

Injury: means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this policy is in effect.

Insured Person(s): means a Mastercard® **Credit Standard** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

Issuer: means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

Issuing Territories: means [territory(ies)]

Limb: means entire arm or entire leg.

Loss: means for (a) hand or foot means actual severance through or above the wrist or ankle joints; (b) eye means entire and irrecoverable loss of sight; (c) thumb and index finger means actual severance through or above the joint that meets the hand at the palm; (d) speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; (e) Paralysis.

Mastercard: means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

Member: is defined as one hand; one foot; sight of one eye; speech; or hearing in both ears.

Paralysis: means the complete and irreversible loss of movement of limbs due to a covered Accident and is determined to be permanent, by a Licensed Physician. Paralysis includes Quadriplegia (the complete and irreversible paralysis of both upper and both lower limbs); or Paraplegia (the complete and irreversible paralysis of both lower limbs); and/or Hemiplegia (the complete and irreversible paralysis of the upper and lower limbs of the same side of the body); and/or Uniplegia (the complete and irreversible paralysis of a single limb).

Physician: means a doctor of medicine or a doctor of osteopathy legally licensed to practice, render medical services or perform surgery in accordance with the laws of the country where such professional services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

Principal Benefit: means the maximum amount payable for: accidental loss of Life; two (2) or more Members; or Quadriplegia.

Policy: means a contract of insurance and any attached endorsements or riders issued to Mastercard.

Reward Program: means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Mastercard card. An eligible Rewards Program must be a consequence of "plastic"/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by "plastic"/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

Serious Injury or Sickness: means one which requires treatment by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey

Spouse: means the husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country.

Terrorist Act: means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

War: means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

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How to File a Claim

In the event of a claim, the following procedures should be followed:

- 1) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 2) Complete the Claim Form(s) in its entirety signed and dated;
- 3) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

MASTERTRAVEL

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than one hundred eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Documentation detailing the nature of injury or death with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, coroner reports, death certificate and related documentation;
- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible Mastercard® **Credit Standard** card, including copies of Common Carrier Conveyance ticket(s) and receipts;
- c) Cardholder's statement of Account showing it is eligible at the time of at the time of Purchase of the Common Carrier Conveyance ticket.

Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

Submit all required information as outlined above by either:

1. **Upload:** www.mycardbenefits.com
2. **Email:** mcresponse@ufac-claims.com
3. **Fax:** 1-216-617-2910
4. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.
PO Box 89405
Cleveland, OH, 44101-6405

Payment of Claims:

Where allowable by law, Benefit for loss of life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

- a. Spouse or Domestic Partner;
- b. Children, in equal shares;
- c. Parents, in equal shares;

- d. Brothers and sisters, in equal shares; or
- e. Executor or administrator

Subject to the applicable terms and conditions, all other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

† ***Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.***

General Provisions and Disclaimers

General: These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2017**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

Cancellation: Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from MasterTravel that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

Valid Account: (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

Legal Actions: No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes: Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Arbitration: Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

Confidentiality and Security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

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MasterRental – CDW

Description of Coverage

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To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

“Card” refers to Mastercard® **Credit Standard** card

“Cardholder”, “you”, and “your” refer to a Mastercard® **Credit Standard** Cardholder, who has an eligible Mastercard® **Credit Standard** Account and whose name is embossed on the surface of the Mastercard® **Credit Standard** card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

When you rent a vehicle using your Mastercard® **Credit Standard** card, coverage will be provided for damages to the Rental Car caused by collision with another object, overturn, Theft, Vandalism, accidental fire, and physical damage as a result of hail, lightning, flood or other weather related causes. For claims instructions, please refer to the section “How to File a Claim”.

Who is Covered:

- Mastercard® **Credit Standard** Cardholders and those designated as Authorized Drivers in the Rental Agreement.

To Get Coverage:

- Initiate the transaction under your name and pay for the entire Rental Company’s security deposit using your Mastercard® **Credit Standard** card and sign the Rental Agreement;
- Authorized Drivers whose name(s) appear as a driver on the Rental Agreement will also be covered;
- Pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your Mastercard® **Credit Standard** card and/or points earned by a Rewards Program as defined herein associated with your eligible Mastercard® **Credit Standard** card prior to picking up or immediately upon the return of the Rental Car; and
- **You must Decline any/all partial or full collision damage insurance or similar collision damage and loss damage waiver (CDW/LDW) offered by the Rental Company.**

Length and Scope of Coverage:

- Coverage begins when you pick up the car and ends when you turn it in, limited **up to 31 (XX) consecutive days, worldwide.**
- Coverage is not provided where prohibited by law.

Cardholder may have difficulty utilizing the benefits of Master Rental in some countries or with some rental agencies. Cardholder should contact the Rental Company before making arrangements.

The Kind of Coverage you Receive:

- Master Rental provides a maximum benefit amount up to USD[†] **\$50K** per incident.
- Master Rental provides “primary” insurance coverage for cardholders or Authorized Drivers that are legally liable and allowed by law for charges to a Rental Company per the Rental Agreement for damages caused by the Rental Car’s collision with another object; or Theft of the Rental Car; or overturn; accidental fire; or Vandalism; or physical damage as a result of hail, lightning, flood or other weather related causes.
- Back-to-back renewal Rental Periods are covered as long as the Insured Person returns to the Rental Agency from which the Rental Agreement was issued and applies for a new contract.
- Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.

- Coverage shall also extend to a loss caused by or resulting from Acts of Terrorism.
- Benefits are provided for Reasonable and Customary towing charges, due to a covered loss, to the nearest qualified repair facility.

Coverage Conditions/Limitations:

Coverage is provided for the “lesser” of:

- the contractual liability assumed by the Insured Person with the Rental Company up to the Actual Cash Value, subject up to the maximum benefit amount of USD \$50K[†]; or
- the Reasonable and Customary charges of repair or replacement, towing charges; and
- Loss of Use charges for a reasonable period while the Rental Car is being repaired as supported by a class and location specific fleet utilization log.

Which vehicles are covered (“Rental Car”):

- All land motor vehicles with four or more wheels, which the eligible Insured Person has rented during the Rental Period, as of time shown in the Rental Agreement.
- Coverage is provided for vans only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less.
- Luxury and exotic cars that meet the definition of a Rental Car are covered up to the maximum benefit amount of USD\$50K[†].

Which vehicles are not covered (Excluded Vehicles):

- All trucks (except Sport Utility Vehicles with Four Wheels unless specifically designed for and off-road use), pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, trailers, motorbikes, motorcycles, and any other vehicle having fewer than four wheels; antique cars (cars that are over 20 years old or have not been manufactured for at least 10 years), limousines or any leased vehicles.

For any questions, to confirm coverage of a particular vehicle or to file a claim please call please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

What is NOT Covered (Exclusions):

The insurance coverage does not cover any loss or damages caused by or resulting from:

1. any obligation the Insured Person assumes under any agreement, other than the deductible obligation under the Insured Person's personal automobile insurance Policy;
2. the rental of a vehicle which does not meet the definition of a "Rental Car", as defined herein;
3. any collision that occurs while the eligible Insured Person is in violation of the Rental Agreement;
4. any loss covered by any collision damage insurance (full or partial) or collision damage waiver (CDW) or loss damage waiver (LDW) purchased through the Rental Company;
5. rentals made on a monthly basis unless the eligible Insured Person returns to the place from which the Rental Car Agreement was issued and applies for a new contract;
6. wear and tear, freezing, mechanical breakdown unless caused by other loss covered by this program;
7. injury to anyone or damage to anything inside or outside the Rental Car;
8. loss or theft of personal belongings and/or any items lost or stolen: from, in, on, around or outside of the Rental Car, including parts of the Rental Car (i.e. including but not limited to GPS systems, radio/stereo, car seats);
9. personal liability damages;

10. intentional acts of the eligible Insured Person, or loss due to the Insured Person being under the influence of alcohol, intoxicants and/or drugs;
11. the Insured Person's involvement in any illegal activity;
12. loss caused by unauthorized drivers;
13. the theft of the Rental Car when the Insured Person cannot produce the keys to the Rental Car as a result of negligence;
14. subsequent damages resulting from a failure to mitigate damages once a covered loss has occurred;
15. blowouts or tire/rim damage that occurs independently of vehicle damage/theft or vandalism to the Rental Car and /or tire, or that has been proven to be the proximate cause of further damage to the Rental Car;
16. depreciation, diminishment of value, administrative, or other fees charged by the Rental Company;
17. war or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion), confiscation by any government, public authority or customs official;
18. a Rental Car being used for hire or as a public or livery conveyance;
19. value-added tax (VAT) or similar tax, unless reimbursement of such tax is required by law;
20. interest or conversion fees assessed by your financial institution;
21. loss or damage as a result of the Insured Person's lack of reasonable care in protecting the Rental Car before and after damage occurs (for example, leaving the car running and unattended);
22. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Helpful Advice:

- Check the rental vehicle for prior damage before leaving the rental lot and alert the company of any damage.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW.
- Familiarize yourself with the terms and conditions of the car Rental Agreement.
- Please remember, all Authorized Drivers must be in the Rental Agreement.
- In the event of a claim, notice must be provided to the Master Rental Claims Center within 30 days of the date of occurrence. Failure to give notice within 30 days from the date of the incident may result in a denial of the claim (please refer to the section, "How to File a Claim").
- At the time of the accident or when you return the Rental Vehicle, be sure to immediately request the Rental Company to provide you with:
 - a) Copies of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim;
 - b) Copies of the initial and final car Rental Agreement(s);
 - c) Copies of the repair estimate or itemized repair bill and two (2) photographs of the damaged vehicle (if available).

Key Terms and Definitions:

Account: means an International Use Mastercard® **Credit Standard** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of loss.

Actual Cash Value: means the amount a Rental Car is determined to be worth based on its Market Value less salvage proceeds (if applicable), age and condition at the time of Loss.

The Company: means a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable

Authorized Driver: means the person(s) traveling with the cardholder and whose name(s) appear as an eligible driver in the Rental Agreement.

Cardholder: means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Credit Standard** card provided by an Issuer in the issuing territory.

Good Standing: means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

Injury: means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this policy is in effect.

Insured Person(s): means a Mastercard® **Credit Standard** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

Issuer: means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

Issuing Territories: means [territory(ies)].

Loss of Use: means Reasonable and Customary charges imposed by the Rental Company for the period of time the car is being repaired that are substantiated and supported by a class and location specific fleet utilization log.

Major accidents: means, including but not limited to, bodily injury, two car collision, mechanical damage, un-drivable or airbags deploy, theft or partial theft and one car collision.

Minor Accidents: means, including but not limited to, parking lot dings, dents, broken windshield, damaged wheel only.

Market Value: means a) the amount that a seller may expect to obtain for merchandise, services, or securities in the open market; b) the price for which something would sell based on what they would sell for under current market conditions; c) the price of destroyed or damaged stock or goods.

Mastercard: means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

Policy: means a contract of insurance and any attached endorsements or riders issued to Mastercard.

Reasonable and Customary charge: means a charge in an amount consistently made by other vendors/providers for a given service in the same geographic area and which reflects the complexity of the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provider to repair the damaged vehicle (as measured by the ratio of total repair time to total time the vehicle is in the vendor/providers possession).

Rental Agreement: means the entire contract an eligible Insured Person receives when renting a Rental Car from a Rental Company that describes in full all of the terms and conditions of the rental transaction, as well as the responsibilities of all parties under the contract.

Rental Car: means a land motor vehicle with four or more wheels, which the eligible Insured Person has rented during a Rental Period, as of time shown in the Rental Car Agreement. A van is covered, only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less. Leased vehicles are not a Rental Car.

Rental Company: means any commercial vehicle licensed rental agency which rents Rental Cars.

Rental Period: means up to XX consecutive days.

Reward Program: means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Mastercard card. An eligible Rewards Program must be a consequence of "plastic"/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by "plastic"/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay

all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

Services: means the performance or rendering of labor, maintenance, repair or installation of products, goods or property.

Terrorist Act: means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

Theft (also known as stealing): means the illegal act of taking the Rental Car or any original factory installed parts of the Rental Car belonging to a Rental Company, without the consent of the cardholder and/or other authorized users per the Rental Agreement, with intent to deprive the owner of its value.

Vandalism: means the wanton, reckless and mischievous destruction of any part or all of the Rental Car by parties unknown to the Insured Person in a circumstance that prevents the Insured Person from exercising due diligence with regard to the protection of the Rental Car.

War: means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Disclaimer: The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.

How to File a Claim:

In the event of a claim, the following procedures should be followed:

- 4) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 5) Complete the Claim Form(s) in its entirety signed and dated;
- 6) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

MASTER RENTAL

Claim Notification Period: Within thirty (30) days from the date of occurrence.

Submission Period: No later than one hundred-eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) An original receipt showing payment of the Rental was made entirely with the eligible Mastercard® **Credit Standard** card;
- b) Copies of the original rental agreement (front and back);

- c) Copies of certified police report for any Major Accident. A copy of the police report may also be required if claim is above USD 500[†];
- d) An internal damage document such as an “Incident/Accident Report” from Rental Company, an itemized repair bill or estimate for any Major Accident. A copy of the Incident/Accident Report may also be required if claim is above USD 500[†];
- e) Other documentation such as Mastercard Rewards Program and Rental Company promotional material, etc. - if applicable;
- f) Copies of the Rental Company’s Fleet Utilization log - if “Loss of Use” charges are being claimed; Cardholder's statement of Account showing it is eligible at the time of loss.

Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

Submit all required information as outlined above by either:

- 5. **Upload:** www.mycardbenefits.com
- 6. **Email:** mcresponse@ufac-claims.com
- 7. **Fax:** 1-216-617-2910
- 8. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.
PO Box 89405
Cleveland, OH, 44101-6405

† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.

General Provisions and Disclaimers

General: These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2071**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc, on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

Cancellation: Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01

a.m., Eastern Standard Time. Any claim for benefits from MasterRental that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

Valid Account: (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

Rights to Recover/Subrogation: If payment is made under MasterRental, the insurance company is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the insurance company makes payment must transfer to the insurance company his or her rights to recovery against any other party or person. The cardholder 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.

Transfer of Rights: After a claim is paid under MasterRental Insurance Coverage, the rights and remedies of the eligible Mastercard cardholder (or any third party benefiting under this program) against any party in respect to this loss or damage will be transferred to the insurance company. In addition to transferring such rights, the eligible Mastercard cardholder (or any third party paid under this program) must provide the insurance company with any assistance necessary to secure its rights and remedies and must do nothing that would jeopardize them.

Assignment: No rights or benefits provided under MasterRental may be assigned without the prior written consent of the Insurance Company, Plan Administrator or Third Party Claims Administrator.

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

Legal Actions: No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes: Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Arbitration: Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

Confidentiality and Security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our

normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

***Disclaimer:** The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

Personal Lines – Purchase Protection

Description of Coverage

Important information. Please read and save.

The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

“Card” refers to Mastercard® **Credit Standard** card

“Cardholder”, “you”, and “your” refer to a Mastercard® **Credit Standard** Cardholder, who has an eligible Mastercard® **Credit Standard** Account and whose name is embossed on the surface of the Mastercard® **Credit Standard** card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

As a Mastercard® **Credit Standard** cardholder you can shop with confidence, knowing that most purchases you make with your Mastercard® **Credit Standard** card may be protected in case of loss due to Theft or accidental Damage for the first **30 (XX)** days from the date of purchase (indicated on the store receipt).

Who is Covered:

Mastercard® **Credit Standard** Cardholders.

To Get Coverage:

- Use your Mastercard® **Credit Standard** card for the entire purchase of a new item.
- Please be sure to keep your receipts in a safe place.

The Kind of Coverage you Receive:

- Covered Purchases made entirely with your Mastercard® **Credit Standard** card may be covered if the item is accidentally Damaged or Stolen within **30 (XX)** days from the date of purchase (indicated on your store receipt).
- The maximum benefit amounts is up to USD† \$**200** per occurrence with a maximum aggregate of USD† \$**400** per twelve (12) month period.’
- Covered Purchases given as gifts are included.
- Covered Purchases do not have to be registered.
- Online purchases are covered.

Coverage Conditions/Limitations:

- Covered Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item that is Stolen or accidentally Damage.
- In the event of a claim, notice must be provided to the Insurance Company within thirty (30) days of the date that it was discovered. Failure to give notice within thirty (30) days from the date of the incident may result in a denial of the claim (please refer to the section, “How to File a Claim”).
- For Theft claims, the Cardholder must provide an official police report regarding the incident within the required timeframe.
- It is the Insurance Company’s discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price; less any rebates, discounts, rewards points or benefits received from other coverage provided.
- Benefits will not exceed that actual amount charged to your Mastercard® **Credit Standard** card or the benefit maximum.
- The Cardholder must take all reasonable measures to protect, save and/or recover the property.
- No person or entity other than the Cardholder(s) shall have any legal or equitable right, remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.
- Your Account must be in good standing at the time of purchase of the Covered Purchase. Coverage shall extend to Acts of Terrorism as defined in the key terms and definitions section.

What is NOT Covered by Purchase Protection (Exclusions):

The following items are excluded from coverage under this plan of insurance:

1. any motor vehicle: including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
2. permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tile, air conditioners, refrigerators, or heaters;
3. travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
4. art, antiques, and collectable items;
5. furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
6. items the Cardholder have rented or leased;
7. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
8. shipping and handling expenses or installation, assembly related costs;
9. items purchase for resale, professional or commercial use;
10. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
11. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
12. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
13. items that the Cardholder damaged through alteration (including cutting, sawing, and shaping);

14. items left unattended in a place to which the general public has access;
15. loss due to or related to nuclear, biological or chemical event;
16. cards that are co-branded with traditional or online retailers, distributors, wholesalers, product manufacturers, buying groups/clubs, or membership clubs.
17. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

***Disclaimer:** The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

Key Terms and Definitions:

Account: means an International Use Mastercard® **Credit Standard** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of Purchase of the Covered Purchase.

The Company: means a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable.

Biological Event (biological weapon): means the deliberate use of disease-causing biological agents such as protozoa, fungi, bacteria, protists, or viruses, to kill or incapacitate humans, other animals or plants.

Cardholder: means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Credit Standard** card provided by an Issuer in the issuing territory.

Chemical Event (chemical weapon): means a device utilizing chemicals formulated to inflict death or harm to human beings.

Covered Purchases: means items purchased entirely with your Mastercard® **Credit Standard** card and/or have been acquired with points earned by a Rewards Program associated with your Mastercard® **Credit Standard** card.

Damage (accidental): 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

Good Standing: means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

Insured Person(s): means a Mastercard® **Credit Standard** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

Issuer: means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

Issuing Territories: means [territory(ies)].

Mastercard: means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

Nuclear Event: means Property Damage caused by or arising from nuclear weapons and/or related materials, ionized radiation or contamination by radioactivity resulting from nuclear fuel or from any nuclear waste or from combustion of nuclear fuel.

Policy: means a contract of insurance and any attached endorsements or riders issued to Mastercard.

Property Damage: means physical injury to, destruction of or loss of use on tangible property due to an unforeseen event.

Reward Program: means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible

Mastercard card. An eligible Rewards Program must be a consequence of “plastic”/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by “plastic”/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

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.

Terrorist Act: means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

Theft (also known as stealing): means the illegal act of taking a Covered Purchase belonging to a Cardholder, without the consent of the Cardholder, with the intent to deprive the owner of its value.

Disclaimer: The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.

How to File a Claim

In the event of a claim, the following procedures should be followed:

- 7) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 8) Complete the Claim Form(s) in its entirety signed and dated;
- 9) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

PURCHASE PROTECTION *

Claim Notification Period: Within thirty (30) days from the date of theft or incident.

Submission Period: No later than thirty (30) days from the date of Claim Notification.

Required Information (proof of loss):

- a) An original purchase receipt showing payment of the item was made entirely with the eligible Mastercard® **Credit Standard** card;
- b) For theft claims, Cardholder must provide official copies of the police report regarding the incident within the required timeframe;
- c) For damage claims, Cardholder must provide official copies of the repair estimates;
- d) Cardholder's statement of Account showing it is eligible at the time of Purchase of the Covered Purchase.

*** Cardholder may be required to send in the damaged item(s), at your expense, for further evaluation of the claim.**

Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

Submit all required information as outlined above by either:

9. **Upload:** www.mycardbenefits.com

10. **Email:** mcresponse@ufac-claims.com

11. **Fax:** 1-216-617-2910

12. **Mail:** Mastercard Benefits Assistance Center

c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.

General Provisions and Disclaimers:

General: These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2017**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc, on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

Cancellation: Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time.

Valid Account: (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator

who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

Legal Actions: No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes: Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Arbitration: Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

Confidentiality and Security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

Disclaimer: *The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

Personal Lines – Extended Warranty

Description of Coverage

Important information. Please read and save.

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To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-7111.

“Card” refers to Mastercard® **Credit Standard** card

“Cardholder”, “you”, and “your” refer to a Mastercard® **Credit Standard** Cardholder, who has an eligible Mastercard® **Credit Standard** Account and whose name is embossed on the surface of the Mastercard® **Credit Standard** card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

The Extended Warranty coverage extends the terms of the original manufacturer’s or store brand Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and required repairs during the period covered.

If an optional Warranty plan is purchased with the item (in addition to the manufacturer’s original or store brand Warranty), the manufacturer’s original or the store brand Warranty, whichever is applicable, will be extended for up to one (1) additional year after both the original or store brand Warranty plus the optional Warranty coverage period end, provided the combined Warranty periods do not exceed three (3) years.

Who is Covered:

Mastercard® **Credit Standard** Cardholders.

To Get Coverage:

Coverage is provided when you use your Mastercard® **Credit Standard** card for the entire purchase of a new, covered item. Please be sure to keep your receipts and Warranty paperwork in a safe place.

The Kind of Coverage you Receive:

For the Covered Purchases you made with your Mastercard® **Credit Standard** card, the Extended Warranty coverage extends the terms of the original manufacturer’s or store brand warranty up to one (1) full year providing you with a benefit up to a maximum amount per occurrence determined in this section.

- The benefit provided is up to USD **\$100**[†] per occurrence, with a maximum aggregate of USD **\$200**[†] per twelve (12) month period.

If Covered Purchase is shipped via courier to a manufacturer authorized repair network, within the Cardholder Home Country, for repair or repair estimate, shipping costs up to USD **25**[†] per occurrence will be covered.

Coverage Conditions/Limitations:

- Covered Purchases must be purchased entirely with the Mastercard® **Credit Standard** card and/or have been acquired with points earned by a rewards program associated with the Mastercard® **Credit Standard** card.
- Covered Purchases must have a minimum Warranty (manufacturer and/or store brand) of three (3) months; and cannot have greater than a maximum combined Warranty period (manufacturer and store brand) of three (3) years.

- Covered Purchases must have a valid Warranty, which means:
 - a. There must be a manufacturer authorized repair network and parts availability within the Cardholder Home Country;
 - b. confirmation that the product is eligible for Warranty in the Cardholder's Home Country;
 - c. the Warranty contains what the Warranty does and does not cover;
 - d. the period of coverage;
 - e. what the manufacturer will do to correct the problem; and
 - f. whom to contact for Warranty services
- it is the Company's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price; less any rebates, discounts, rewards points or benefits received from other coverage provided.
- The Insured Person must take all reasonable measures to protect, save and/or recover the property.
- Online purchases are covered.
- Covered Purchases given as gifts are included.
- Covered Purchases do not have to be registered.
- Store brand Warranty on store brand items are covered.
- "Non-Auction" items that meet the definition of Covered Purchases are also included.
- The minimum original purchase price must be equal to or greater than USD 50.
- The Account must be in good standing at the time of purchase of the Covered Purchase.
- Benefits will not exceed the actual amount charged to the eligible Mastercard® **Credit Standard** Account or the benefit maximum.
- No person or entity other than the Cardholder(s) shall have any legal or equitable right. Remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.
- Coverage shall extend to Acts of Terrorism as defined in the key terms and definitions section.

What is NOT Covered (Exclusions):

The following items are excluded from coverage under this plan of insurance:

1. boats;
2. motorized vehicles (including but not limited to airplanes, automobiles and motorcycles, and motorized vehicle parts and accessories);
3. land or buildings (including but not limited to homes and dwellings);
4. consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind);
5. items which carry a Warranty of longer than three (3) years;
6. items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in materials and workmanship of the item;
7. used, rebuilt and re-manufactured items;
8. any shipping or promised time frames of delivery, whether or not stated or covered by the manufacturer's Warranty;
9. any customized, unique, or rare items;
10. cards that are co-branded with traditional or online retailer, distributors, wholesalers, product manufacturers, buying groups/clubs, or membership clubs;
11. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its

parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

***Disclaimer:** The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*

Key Terms and Definitions:

Account: means an International Use Mastercard® **Credit Standard** card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of Purchase of the Covered Purchase

The Company: means a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable.

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, and public or private live auctions).

Cardholder: means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® **Credit Standard** card provided by an Issuer in the issuing territory.

Covered Purchases: means items purchased entirely with your Mastercard® **Credit Standard** card and/or have been acquired with points earned by a Rewards Program associated with your Mastercard® **Credit Standard** card.

Damage (accidental): 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.

Good Standing: means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

Home Country: means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning, which must be the same as the Issuing Territory of the Account.

Insured Person(s): means a Mastercard® **Credit Standard** cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

Issuer: means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

Issuing Territories: means [territory(ies)].

Mastercard: means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

Non-Auction Internet: means a non-auction Internet merchant with a valid tax identification number (or equivalent).

Policy: means a contract of insurance and any attached endorsements or riders issued to Mastercard.

Replacement Cost: means the amount it would cost to replace an item at current prices.

Reward Program: means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Mastercard card. An eligible Rewards Program must be a consequence of "plastic"/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by "plastic"/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay

all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

Services: means the performance or rendering of labor, maintenance, repair or installation of products, goods or property.

Warranty (extended warranty, store brand warranty, or manufacturer): means the contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unfit for its intended purpose. This explicitly excludes any performance guarantees, design defects, aesthetic conditions, acts of god, and consequential effects, amongst others.

Terrorist Act: means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

How to File a Claim

In the event of a claim, the following procedures should be followed:

- 10) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 11) Complete the Claim Form(s) in its entirety signed and dated;
- 12) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-7111**.

EXTENDED WARRANTY *

Claim Notification Period: Within thirty (30) days from the date of incident or discovery.

Submission Period: No later than thirty (30) days from the date of Claim Notification.

Required Information (proof of loss):

- a) an original purchase receipt showing payment of the item was made entirely with the eligible Mastercard® [card type] card;
- b) legible copies of all warranty information including, but not limited to: the manufacturer's original warranty; the store warranty, or any other applicable extended warranty;
- c) copy of the repair estimate or itemized repair bill;
- d) copy of shipping invoice, if Covered Purchase is shipped via courier to a manufacturer authorized repair network, within the Cardholder Home Country, for repair or repair estimate;
- e) Cardholder's statement of Account showing it is eligible at the time of Purchase of the Covered Purchase.

* Cardholder may be required to send in the damaged item(s), for further evaluation of the claim. Shipping costs up to USD 25[†] per occurrence will be covered.

Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

Submit all required information as outlined above by either:

13. **Upload:** www.mycardbenefits.com
14. **Email:** mcresponse@ufac-claims.com
15. **Fax:** 1-216-617-2910
16. **Mail:** Mastercard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.
PO Box 89405
Cleveland, OH, 44101-6405

† *Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.*

General Provisions and Disclaimers:

General: These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2017**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc, on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

Cancellation: Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from Extended Warranty that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

Valid Account: (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of

insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

Legal Actions: No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes: Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Arbitration: Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

Confidentiality and Security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

Disclaimer: *The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.*