

SABLE ONE Credit Card
REWARDS & BENEFIT TERMS
November 20, 2020

The following benefits and services are subject to change or cancellation.

These Sable Rewards Terms and Conditions (these “Terms and Conditions”) are provided to Sable One Credit Card account holders (“**You**” or “**Your**”) by Sable Money Inc. (“**Sable**,” “**our**” or “**we**”) solely for the purpose of promoting and offering the Sable One reward program (“**Program**”) redemption offers to qualified Sable One Card holders who have been enrolled in the program to obtain a Sable One Card rewards account (“**Rewards**”). These Terms and Conditions are a separate agreement and are not part of the Terms and Conditions of Your Sable Account or Your Sable One Credit Card Cardholder Agreement (the “Agreement”).

THESE TERMS AND CONDITIONS ARE SUBJECT TO MANDATORY ARBITRATION PURSUANT TO THE FEDERAL ARBITRATION ACT AND A WAIVER OF CLASS ACTION PROVISION.

The Program, including these terms and conditions, is subject to the Governing Law and Arbitration provisions of the Cardholder Agreement governing your Card Account. You consent and authorize us, our affiliates or any non-affiliated third parties with whom we contract to manage the Program to share information about you and the Program, as necessary, to effect, administer, enforce, service, or fulfill the terms of the Program.

Program Overview

As a Sable One Card Account holder, you will be given the option to enroll in the Sable Rewards Program via the Sable mobile application, and will earn points or cash back which you can then redeem for a statement credit. Cash Back or Points can be earned by meeting the requirements of Qualifying Transactions as described below.

Earning Points and/or Cashback

You will earn and accrue points or cash back based on purchase activity and usage of Your Sable One Account (as defined in the Agreement), according to the active earnings categories which can be found on the Sable Rewards website www.sablecard.com/rewards. In addition to the active earnings categories, You may earn points or cash back as may be authorized by Sable from time-to-time for special programs, promotions or transactions that may be offered for limited time periods and for which additional terms and conditions may apply. With this credit card, you will earn rewards, in the form of statement credits, by using your card for purchases.

“Net Merchandise Purchases” means purchases of merchandise or services on the Sable One Credit Card -, less any returned merchandise credits or service credits posted to the Sable One Credit Card. Net Merchandise Purchases do NOT include any fees or interest charges, unauthorized or fraudulent charges, cash advances (if applicable), lottery tickets, race track wagers, or similar betting transactions (using Sable One Card for betting is not an approved use), person to person payments, purchases of gift cards, purchases of travelers checks, money orders or associated fees, purchases or reloading of prepaid cards, purchases of foreign currency, or purchases of other cash equivalents as well as casino gaming chips, or fees or premiums for coverage or insurance to protect the balances of a Sable One Credit Card holder’s Sable One Credit Card.

Merchants who accept the Sable Card are assigned a merchant code, which is determined by the merchant or its processor in accordance with card brand procedures based on the kinds of products and services they primarily sell. As such, even though a merchant may sell retail items that may be similar to retail items sold by another merchant, the merchants may not have the same merchant code, and therefore the purchases at the merchant may not be included in the same category for the purposes

of earning points or cash back. Net Merchandise Purchases must be submitted by merchants using the identified merchant category codes to qualify for earning points or cash back. We are not responsible for incorrectly coded transactions. Additionally, purchases made through third parties, including resellers, or using a third-party payment account may not be eligible for accruing points or cash back. Sable reserves the right to remove merchants from the Reward Program in its sole discretion including when required by local laws, rules, or regulations. Questions concerning eligible transactions and what constitutes Net Merchandise Purchases will be determined in the sole discretion of Sable.

Foreign Currency Transactions. You can also benefit from Offers while traveling. When you make a Qualifying Transaction in a foreign currency, the amount of Cash Back Points earned will be determined using the exchange rate to U.S. Dollars determined by the payment network (MasterCard).

The points or cash back You earn will be credited to Your Rewards balance, which will be available to see in your Sable mobile application, on a daily basis when transactions post to your Sable Card. We encourage You to frequently review Your Rewards, accessible through the Sable mobile application. Once posted to Your Rewards, these points or cash balances are available to You should You choose to redeem them. Annual cash back rewards are limited to applicable spend up to \$20,000 in a given year, and annual points rewards are limited to applicable spend up to \$30,000 in a given year. You cannot earn points or cash back during any period in which Your Sable -One Credit Card is not open or is not in Good Standing (defined below). If it has been more than thirty (30) days since the transaction and points or cash back are not reflected on Your Rewards summary, please contact customer service at 1-833-583-8383 or help@sablecard.com. Inquiries must be made within sixty (60) days of the transaction. "Good Standing" means a Sable -One Credit Card or Sable Card that is not designated by Sable as lost, stolen, revoked or closed or is not otherwise in default of any of the terms of the Agreement. In the event of a lost or stolen card, or if we will have to issue a new account number, we will transfer your cash back to the new account.

If your account is not in Good Standing and we temporarily suspend your ability to make a transaction(s), you will not earn points or Cash Back and you will not be able to redeem any Available points or Cash Back balances until your Card Account returns to Good Standing. If your Card Account is closed by us because it is not in Good Standing or for any other reason you will forfeit any unredeemed Available points or Cash Back balances. If your Card Account is closed by you for any reason, you will forfeit any unredeemed Available points or Cash Back balances.

No points or cash back will be retroactively applied to Your Rewards for otherwise qualifying transactions occurring during any period in which Your Sable -One Credit Card was not in Good Standing or when you were not enrolled into this Program. All transactions in U.S. Dollars for which points or cash back are awarded to You will be rounded to a whole-dollar amount for purposes of determining the number of points or cash back to be awarded. We will round the amount of points or Cash Back earned from Qualifying Transactions down or in a manner determined in our sole discretion. You will automatically begin earning points or cash back upon opening Your Sable One Credit Card and enrolling in the Sable Rewards Program. You may notify Sable that You want to withdraw from the Program at any time.

Rewards statements will be made available through the Sable mobile application. Individual transactions forming the basis for awarding points or cash back will not be shown on the Rewards statement—only total points and cash back earned less any point or cash back reduction for refunds, returns or adjustments, redeemed points or cash back and expiring points or cash back will be displayed. The frequency, timing, content or layout of the Rewards statements are subject to change from time-to-time at the discretion of Sable. Points or cash back cannot be combined with other discount or reward programs unless specifically authorized by us.

700+ Credit Score Building Promotion

To qualify for the \$25 cashback promotion for building your credit score to 700+ you must have a credit score below 650 when joining Sable to qualify for the promotion. Sable will use Experian and TransUnion to track and verify eligible credit scores. If you do meet the qualification then you will receive a \$25 statement credit within 30 days after the end of the month in which you reached a 700+ credit score.

Redemption

You may redeem any points or cash back credited to the Rewards by using the Sable mobile application. Redemptions are subject to point and cash back availability (points or cash back balances will not be available for redemption until posted to Your Rewards regardless of the date of the transaction for which points or cash back are earned) and other requirements contained in these Terms and Conditions.

Your points or cash back balances may only be redeemed if Your Sable One Credit Card and Your Rewards are in Good Standing at the time of any point or cash back redemption. Points or cash back earned in connection with an enrolled Sable Account will be reported in your Rewards.

If applicable, Points or cash back balances may be redeemed for cash back ("Cash Back Redemption"). Cash Back Redemption provides a specific U.S. Dollar amount that, upon redemption of points, is applied as credit to Your Sable One Account balance. A Cash Back Redemption credited to Your Sable One Account balance will not substitute for Your payment obligations under the Agreement. Cash Back Redemptions will generally be credited to Your Sable One Credit Card - within two (2) business days of Your redemption. Once you request to redeem your rewards balance, you cannot cancel or otherwise revoke the request. We reserve the right to reject any redemption request if we cannot verify your identity or account information. The value of a point is subject to change and can be found within the Sable FAQs listed on sablecard.com

Redemption for an account statement credit:

- Login to your Sable mobile application to request to redeem your rewards balance for a statement credit.
- While the statement credit will reduce your balance, you are still required to make at least your minimum payment each billing period.
- There is no minimum to the amount of the rewards balance you are required to redeem in order to receive a statement credit.
- You may only redeem for a statement credit up to the amount of your current Sable One Card balance. That is, a statement credit redemption cannot result in your Sable One Card having a credit balance (that is, a balance less than zero).

Points and Cash Back balances are not Your property and may not be assigned or transferred to any person (including upon death or as a part of a domestic relations matter). Points and cash back balances have neither cash value, surrender value, transfer value nor any other value of any kind until and to the extent they are redeemed by Sable. Points or cash back balances cannot be used to offset any amount due from You to Sable on the Sable One Account. Points or cash back balances used by You for redemption will be those unredeemed points or cash back that have been in Rewards the longest time. Points or cash back earned by You may only be redeemed for a Cash Back Redemption (a "Redemption

Reward" or "Reward"). All redemptions are final. The sale or barter of any points, other than by Sable, is expressly prohibited.

If the net dollar amount of your Qualifying Transactions is negative for a billing period, points or Cash Back balances will be deducted from your Available rewards balance and may result in a negative Available rewards balance.

Sable reserves the right, in its sole discretion, to suspend, cancel or modify the Program at any time and for any reason and without prior notice. Administrative services may be provided by third party service providers.

Sable reserves the right, in its sole discretion, to add, delete, change or revise the Terms and Conditions of the Sable Rewards Program including, but not limited to, qualifications for participation in the Program, Program features or procedures, the imposition or discontinuance of special promotions or offers, additions, deletions or revisions of Rewards offered, revisions of the amount of points or cash back balances required for Reward Redemption, revisions of point caps, limitations or expiration periods, revisions to disqualifying events or the imposition of new, revised or additional Program terms.

You will be responsible for both determining and paying any federal, state or local taxes, fees or other charges, if any, that may be imposed by any governmental or regulatory authority on Rewards obtained through the redemption of points, whether or not such taxes, fees or other charges are imposed at the time of point redemption or subsequently. Should Sable be required to report taxes, tax reporting, if any, will be made to the tax ID number of the account holder, based on our records.

The Program is owned and administered by Sable and is subject to all applicable laws and regulations. The accrual and/or redemption of points is void where prohibited by law. We may rely on any oral or electronic points redemption instructions we are provided regardless of whether or not you personally stated or sent them. You agree that we are not liable for following instructions of anyone claiming to be You.

You agree to indemnify and hold Sable and our third-party service providers and their respective affiliates, directors, officers, employees, agents and contractors harmless from and against any loss, damage, liability, cost, or expense of any kind (including attorneys' fees) arising from Your or an authorized user's: (i) use of the Program; (ii) any fraud or misuse of the Program; (iii) violation of these Terms and Conditions; and/or (iv) violation of any applicable law or the rights of any third party.

While points or cash back balances do not expire, they may be cancelled or forfeited as further set forth in these Terms and Conditions. There are no credits, exchanges or refunds on unused points or cash back balances. All unredeemed points or cash back balances in Your Rewards, on the day of Rewards closure, may be forfeited if Your Rewards are closed for any reason. We may temporarily or permanently suspend Your ability to earn points or cash back at any time, with or without cause. Sable reserves the right, in its sole discretion, to disqualify You from participation in the Program and to cancel or invalidate any points or cash back balances in the following events: (i) Your Sable One Credit Card balance is negative for a period of time exceeding 30 days or any other time, as determined by Sable in its sole discretion; (ii) Your Sable One Credit Card is in default under the Agreement; (iii) You or we close your Sable One Credit Card for any reason; (iv) in cases of actual or suspected abuse, fraud, violations of the Terms and Conditions or any actual or suspected abuse or fraud with respect to the Sable One Credit Card or the Rewards, or we otherwise suspect or believe You are or have engaged in activity that we deem to be abusive or "gaming" conduct under the Program, as determined in our sole discretion; (iv) . Neither Sable nor its third party service providers, their respective employees, officers, affiliates or agents will be liable to You for any action or inaction any of them take or fail to take with respect to the Sable Rewards Program or any changes in the Terms and Conditions of the Program.

Neither Sable nor its third party service providers, their respective employees, officers, affiliates or agents assumes any responsibility for, and will not be liable for, any financial loss, personal injury, property loss or damage, other loss, accident, delay, inconvenience, or irregularity which You and/or Your guest may suffer by reason of any act, default, non-performance or wrongful, careless, negligent, or unauthorized act or omission of any Program supplier, its employees, or any third party.

Neither Sable nor its third party service providers, their respective employees, officers, affiliates or agents will be responsible for any errors or omissions, or for any bodily injury or property damage that may result from participation in the Program nor for any damage, loss or expense of any nature resulting from the usage of any Reward, defects in any Reward or from any cancellation irregularity or mishap affecting the Reward received through the Program.

In no event shall we or any of our affiliates or agents be responsible or liable to You, or anyone claiming through You or on Your behalf, for any indirect, special, exemplary, punitive or consequential damages, including without limitation lost revenue, lost profits, or lost opportunity, arising out of or relating to any of the acts or omissions of Sable or any of our respective affiliates or agents, or otherwise in connection with or relating to the Program or its administration, or that result from the use of or inability to use the Program, even if we have been made aware of the possibility of such damages. In addition, we make no warranty or representation either expressed or implied, and expressly disclaim any and all liability and damages with respect to type, quality or fitness for use of goods or services provided through this Program or otherwise obtained by you in connection with the Program or through the use of redeemed Rewards.

You agree to notify Sable promptly upon the receipt of Your Rewards statement of any errors relating to the addition or deletion of Sable Rewards Program points or cash back balances on Your Rewards but in no event later than sixty (60) days after the error appeared on Your statement or Rewards summary. We reserve the right (but are not required) to correct inaccurate point or cash back values represented in Your Rewards summary, and to adjust point or cash back values at our sole discretion. If we do not credit, or improperly deny, a point or cash back redemption to which You were otherwise entitled, then your exclusive remedy will be the issuance of the improperly denied point or cash back redemption, if available, or such other alternative benefit as we in our sole discretion may determine. Neither we nor any of our affiliates, agents or representatives have any other or additional liability to You or any other person for such error(s), subject to applicable law.

In the event You redeem points or cash back balances and obtain a Redemption Reward and thereafter any transaction on Your Sable One Credit Card for which You previously obtained and used points, in whole or in part, to obtain a Redemption Reward is either refunded, credited or otherwise rescinded, Sable may, at its discretion withhold the subsequent awarding of points, or collect any amount(s) You owe, in any appropriate manner, including, but not limited to, the posting of an equivalent dollar debit for the retail value of the Redemption Reward You obtained in the form of a debit transaction to Your Sable Credit Card.

All trademarks, service marks and trade names used in this Program are with the permission of the respective Program suppliers. Program suppliers are in no way affiliated with Sable, nor are they considered sponsors or co-sponsors of this Program. All trademarks, service marks and trade names used by Sable in this Program, including the Sable Rewards Program design are property of Sable. No use of these may be made without the prior written authorization of Sable.

These Terms and Conditions constitute the entire agreement between you and Sable with respect to the subject matter described herein, and supersede all prior agreements or representations, written or oral, concerning such subject matter; provided, however, nothing herein modifies the terms and conditions of the Agreement. You may not assign any of your rights or obligations under these Terms and Conditions, in whole or in part, without our prior written consent. We may assign our rights and/or obligations under these Terms and Conditions, in whole or in part, without your consent. We may waive or delay enforcing

any of our rights herein without losing them. Neither we nor our service providers are responsible for any disputes between you and a merchant relating to a transaction or goods or services. Any claim or dispute arising from or relating to these Terms and Conditions or to the Program will be governed by and construed in accordance with Washington State law (without regard to its conflicts of law principles) and as applicable, federal law. To the extent permitted by applicable law, these Terms and Conditions disclaim any implied contractual terms or obligations.

Any claim, dispute, or controversy ("Claim") arising out of or relating in any way to: (i) these Terms and Conditions; (ii) the Program; (iii) Rewards; (iv) your use of points cash, back balances or the Rewards; (v) advertisements, promotions or oral or written statements related to the Program; or (vi) the benefits and services related to the Program, no matter how described, pleaded or styled, shall be FINALLY and EXCLUSIVELY resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act. The arbitration shall occur in Washington State. ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE. For a copy of the procedures, to file a Claim or for other information about this organization, contact it at: AAA, 335 Madison Avenue, New York, NY 10017, or at www.adr.org. All determinations as to the scope, interpretation, enforceability and validity of these Terms and Conditions shall be made final exclusively by the arbitrator, which award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction. NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE. This arbitration provision shall survive: (a) the termination of these Terms and Conditions; (b) the bankruptcy of any party; (c) any transfer, sale or assignment of your Rewards, or any amounts owed on your Rewards, to any other person or entity; or (d) closing of the Rewards. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

By accumulating and redeeming points or cash back balances under the Sable Rewards Program, You agree to all of the Program features, limitations and restrictions contained in these Terms and Conditions as well as any additional terms and conditions contained in any Programs, promotions or transactions that may be offered to You from time-to-time and any terms and conditions contained in any certificate, coupon or document issued to You under the Sable Rewards Program.

Our failure or delay in enforcing any of your obligations, or exercising a right or remedy, does not amount to a waiver of that obligation, right or remedy. Additionally, if we waive a particular obligation in one circumstance, it does not prevent us from subsequently requiring compliance with the obligation on other occasions.

We reserve the right to remove any participant from the Program in the event of suspected fraud or abuse in connection with the Program Agreements.

Cash Back Points Activity. Our processing platform serves as the final record of your rewards activity. This includes the amount of points or cash back balances you have available for redemption, the amount of points or Cash Back balances you've redeemed, and the percentage of points or cash back you will earn on Qualifying Transactions. In the event there is a discrepancy between your records and the processing platform, the information from the processing platform will be deemed correct.

No Warranties

THE SERVICES AND ALL CONTENT IS PROVIDED "AS IS" AND "AS AVAILABLE". THE SERVICES AND CONTENT ARE PROVIDED WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING,

BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND ANY WARRANTIES IMPLIED BY ANY COURSE OF PERFORMANCE OR USAGE OF TRADE, ALL OF WHICH ARE EXPRESSLY DISCLAIMED. SABLE AND ITS AFFILIATES, LICENSORS AND SUPPLIERS (INCLUDING PAYMENT CARD NETWORKS AND PAYMENT PROCESSORS) DO NOT WARRANT THAT: (1) THE CONTENT IS TIMELY, ACCURATE, COMPLETE, RELIABLE OR CORRECT; (2) THE SERVICES WILL BE SECURE OR AVAILABLE AT ANY PARTICULAR TIME OR LOCATION; (3) ANY DEFECTS OR ERRORS WILL BE CORRECTED; (4) THE CONTENT IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS; OR (5) THE RESULTS OF USING THE SERVICES WILL MEET YOUR REQUIREMENTS. YOUR USE OF THE SERVICES IS SOLELY AT YOUR OWN RISK.

Indemnification

You shall defend, indemnify, and hold harmless us, our affiliates, payment card networks and payment processors, and each of our and their respective employees, contractors, directors, suppliers and representatives from all liabilities, claims, and expenses, including reasonable attorneys' fees, that arise from or relate to your use or misuse of, or access to, the Services or any Content, violation of these Sable Rewards Program Rules, or infringement of any intellectual property or other right of any person or entity. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will assist and cooperate with us in asserting any available defenses.

Limitation of Liability

IN NO EVENT SHALL WE, NOR OUR DIRECTORS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS (INCLUDING PAYMENT CARD NETWORKS AND PAYMENT PROCESSORS) OR CONTENT PROVIDERS, BE LIABLE UNDER CONTRACT, TORT, STRICT LIABILITY, NEGLIGENCE OR ANY OTHER LEGAL OR EQUITABLE THEORY WITH RESPECT TO THE SERVICES (I) FOR ANY LOST PROFITS, DATA LOSS, COST OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, OR SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, EXEMPLARY, COMPENSATORY OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER (HOWEVER ARISING), (II) FOR ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE (REGARDLESS OF THE SOURCE OF ORIGIN), OR (III) FOR ANY DIRECT DAMAGES IN EXCESS OF (IN THE AGGREGATE) \$50.00.

Program Modifications. We may, from time to time, or at any time, add, modify, or delete any benefit, service, or feature of this Program. Changes to the Program may include, among other things, modifying Qualifying Transactions, the way points or Cash Back balances are earned, excluding transactions, lowering or otherwise changing points or cash back percentage rates or imposing additional restrictions or terminating portions of the Program, with or without notice to you. In the event the complete Program is terminated you will be given a reasonable period of time from the date termination is announced to redeem your earned rewards balance. We will give you notice of any such changes by posting an updated copy of this agreement to Sable's website. In some cases, notices may also be delivered to you electronically by email or through our online services, such as sablecard.com or the Sable Mobile App. These changes are effective upon the posting of the agreement, or other notice being sent, and will be considered part of this agreement. It is your responsibility to review the website or review any notice to stay aware of any changes. Please refer to the "Last Revised" date at the top of this page to see when these Program Rules were last revised.

Sable One Mastercard Benefits

The following section covers Sable One Mastercard benefits and contains detailed information about extensive insurance, travel and retail protection services you can access as a Sable One Mastercard cardholder.

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at **1-800-Mastercard: 1-800-627-8372, or en Español: 1-800-633-4466.** “Card” refers to Mastercard® card and “Cardholder” refers to a Mastercard® cardholder.

Throughout this document, You and Your refer to the **cardholder** or **authorized user** of the **covered card**. We, Us, and Our refer to New Hampshire Insurance Company, an AIG Company, Inc. (Except for Satisfaction Guarantee refer to AIG Warranty Guard, Inc.)

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

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

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

Covered Card means the Mastercard card.

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

Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions.

The EOC, Key Terms, and Legal Disclosures are the entire agreement between You and Us.

Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not a part of your coverage.

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

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

Cellular Wireless Telephone Protection

- **1.1 Key Terms**

Throughout this document, you and your refer to the cardholder. We, us, and our refer to New Hampshire Insurance Company, an AIG company, New York, NY.

Account Holder means a person to whom an eligible account is issued and who holds the eligible account under his or her name.

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

Authorized User means a person who is recorded as an authorized user of an eligible account by the account holder and who is authorized by the account holder to make payments to the eligible account.

Cardholder means the account holder or authorized user of an eligible account in good standing.

Covered Card means the Mastercard card linked to your eligible account.

Eligible Account means the account associated with the cardholder's U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is

eligible for coverage under the group policy.

Eligible Cellular Wireless Telephones means the cellular telephones associated with the primary line and additional or supplemental lines on the eligible person's monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or damage occurred.

Eligible Person means a cardholder who charges his or her monthly bill for an eligible cellular wireless telephone to his or her covered card. No person or entity other than the eligible person(s) described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

Evidence of Coverage (EOC) means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under the group policy. Representations or promises made by anyone that are not contained in the group policy are not part of your coverage. In the event the EOC, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the group policy, the terms of the group policy govern your coverage.

Group Policy means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

Mysteriously Disappear means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

Stolen means taken by force and/or under duress or a loss which involves the disappearance of an eligible cellular wireless telephone from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

1.2 Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below.

A. To get coverage:

You must charge your monthly **eligible cellular wireless telephone** bill to your **covered card**. You are eligible for coverage the first day of the calendar month following the payment of your eligible cellular wireless telephone bill to your covered card. If you pay an eligible cellular wireless telephone bill with your covered card and fail to pay a subsequent bill to your covered card in a particular month, your coverage period changes as follows:

Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment to your covered card; and

Your coverage resumes on the first day of the calendar month following the date of any future payment of your eligible cellular wireless telephone bill with your covered card.

B. The kind of coverage you receive:

Reimbursement for the actual cost to replace or repair a stolen or damaged eligible cellular wireless telephone.

Coverage ends on the earliest of: The date you no longer are a cardholder; the date the covered card is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the group policy; the date the participating organization ceases to participate in the group policy; the date the group policy is terminated.

C. Coverage limitations:

Coverage for a stolen or damaged eligible cellular wireless telephone is subject to the terms, conditions, exclusions, and limits of liability of this benefit. The maximum liability is \$100 per claim, and each claim is subject to a \$50 deductible. Coverage is limited to two (2) claims per covered card per 12 month period.

Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This “non-contribution” clause will take precedence over a similar clause found in other insurance or indemnity language.

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D. What is NOT covered:

The following items are excluded from coverage under the group policy:

Eligible cellular wireless telephone accessories other than the standard battery and standard antenna provided by the manufacturer;

- Eligible cellular wireless telephones purchased for resale or for professional or commercial use;
- Eligible cellular wireless telephones that are lost or **mysteriously disappear**;
- Eligible cellular wireless telephones under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;
- Eligible cellular wireless telephones stolen from baggage unless hand-carried and under the **eligible person’s** supervision or under the supervision of the eligible person’s traveling companion who is previously known to the eligible person;
- Eligible cellular wireless telephones stolen from a construction site;
- Eligible cellular wireless telephones which have been rented or leased from a person or company other than a cellular provider;
- Eligible cellular wireless telephones which have been borrowed;
- Eligible cellular wireless telephones that are received as part of a pre-paid plan;
- Cosmetic damage to the eligible cellular wireless telephone or damage that does not impact the eligible cellular wireless telephone’s ability to make or receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls);
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin;
- Damage or theft resulting from mis-delivery or voluntary parting from the eligible cellular wireless telephone;
- Replacement eligible cellular wireless telephone(s) purchased from anyone other than a cellular service provider’s retail or internet store that has the ability to initiate activation with the cellular service provider;
- Taxes, delivery or transportation charges or any fees associated with the service provided; and
- Losses covered under a warranty issued by a manufacturer, distributor or seller. In addition, we shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit under the group policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would

expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

E. How to file a claim:

- Call **1-800-Mastercard** or go to www.mycardbenefits.com to open a claim. You must report the claim within 90 days of the loss, or as soon as reasonably possible, or the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of loss. Written proof of loss must be submitted to our **administrator** within 120 days of the loss or the claim may not be honored. Required documentation may include but is not limited to the following:
 - o Your card statement reflecting the monthly eligible cellular wireless telephone payments for the month preceding the date the eligible cellular wireless telephone was stolen or suffered damage;
 - o A copy of your current wireless service provider's billing statement;
 - o If a claim is due to damage, a copy of the repair estimate and photos of the damage;
 - o If the claim is due to theft, a copy of the police report filed within 48 hours of the theft; and
 - o Any other documentation or information reasonably requested by us to support the claim.

Purchase Assurance (New Purchase Insurance)

- **2.1 Evidence of Coverage**

Pursuant to the below terms and conditions, when an item you bought with your **covered card** is **damaged** or **stolen** within ninety (90) days of purchase, you may be eligible for benefits under this coverage.

Refer to Key Terms for the definitions of You, Your, We, Us, Our, and words that appear in bold and Legal Disclosures.

A. To get coverage:

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

B. The kind of coverage you receive:

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

C. Coverage limitations:

- **Coverage is limited to the lesser of the following:**

- o The actual cost of the item (excluding delivery and transportation costs).
- o A maximum of \$1,000 per loss and a total of \$25,000 per cardholder account per twelve (12) month period.
- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- Coverage for stolen or damaged jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

D. What is NOT covered:

- Items left in public sight, out of arm's reach, lacking care, custody or control by the cardholder.
- Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Items that are stolen from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
- Items lost, stolen, damaged, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- Losses that cannot be verified or substantiated.
- Items covered by a manufacturer's recall or class action suit.
- Items that you damage through alteration (including, but not limited to, cutting, sawing, shaping).
- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Stolen items without a documented report from the police.
- Items that are damaged during transport via any mode.
- Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage, (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers).
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Losses caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/ services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, computer programs, operating software, and other software.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Items stolen or damaged at a new home construction site.
- Rented, leased, or borrowed items for which you will be held responsible.

- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

E. How to file a claim:

- Call 1-800-Mastercard or go to www.mycardbenefits.com to initiate a claim. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
 - o Repair estimate for damaged item(s).
 - o Photograph clearly showing damage, if applicable.
 - o Receipt showing purchase of covered item(s).
 - o Statement showing purchase of covered item(s).
 - o Report from police listing any items stolen.
 - o Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
- **Any other documentation that may be reasonably requested by us or our administrator to validate a claim**

MasterRental® (Car rental insurance)

- **6.1 Key Terms:**

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

Administrator means Sedgwick Claims Management Services, Inc., you may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at 1-800-MASTERCARD. **Authorized driver(s)** means a driver with a valid driver's license issued from their state of resident and indicated on the **rental agreement**.

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

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

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

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

Manufacturer suggested retail price (MSRP) means the purchase price of the **vehicle** or the value of the **vehicle** based on the National Automobile Dealers Association website at www.nada.com or similar source.

Rental agreement means the entire agreement or contract that you receive when renting a **vehicle** from a **vehicle** rental agency that describes in full all of the terms and conditions of the rental, as well as the responsibility of all parties under the **rental agreement**.

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

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

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

• **6.2 Evidence of Coverage**

Pursuant to the below terms and conditions, when you rent a **vehicle** for fifteen (15) consecutive days or less with your **covered card**, you are eligible for benefits under this coverage. Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal disclosures.

A. To get coverage:

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

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

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

Your **rental agreement** must be for a rental period of no more than fifteen (15) consecutive days. Rental periods that exceed or are intended to exceed fifteen (15) consecutive days are not covered.

The rented **vehicle** must have a **MSRP** that does not exceed \$50,000 **USD**.

B. The kind of coverage you receive:

We will pay for the following on a secondary basis:

Physical damage and theft of the **vehicle**, not to exceed the limits outlined below.

Reasonable loss of use charges imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service. Loss of use charges must be substantiated by a location and class specific fleet utilization log.

Towing charges to the nearest collision repair facility.

This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for any damages to other **vehicles** or property. It does not cover you for any injury to any party.

C. Coordination of Benefits:

When MasterRental is provided on a secondary basis and a covered loss has occurred the order in which benefits are determined is as follows:

1. You or an **authorized driver's** primary auto insurance;
2. Collision/damage waiver provided to you by the rental agency;
3. Any other collectible insurance;
4. The coverage provided under this **EOC**.

If you or an **authorized driver's** primary auto insurance or other coverage has made payments for a covered loss, we will cover your deductible and any other eligible amounts, described in Section B, not covered by the other insurance.

Note: In certain parts of the United States and Canada losses to rental **vehicles** that are covered by your personal **vehicle** insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Contact your insurance provider for full coverage details pertaining to your personal **vehicle** liability insurance policy (or similar coverage).

If you have no other insurance or your insurance does not cover you in territories or countries outside of the United States, coverage is considered primary coverage.

D. Who is covered:

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

E. Excluded rental vehicles:

- All trucks, pickups, full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road **vehicles**, and other recreational **vehicles**.
- All sport utility trucks. These are **vehicles** that have been or can be converted to an open, flat bed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- Trailers, motorbikes, motorcycles, and any other **vehicle** having fewer than four (4) wheels.
- Antique **vehicles** (**vehicles** that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines.
- Any rental **vehicle** that has a **MSRP** that exceeds \$50,000 **USD**.

F. Where you are covered:

Coverage is available worldwide except in the following countries: Republic of Ireland, Northern Ireland, Israel, Jamaica.

Coverage is not available in countries where:

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

G. Coverage limitations:

We will pay the lesser of the following:

- a) The actual repair amount;
- b) Wholesale market value less salvage and depreciation;
- c) The rental agencies purchase invoice less salvage and depreciation; or
- d) \$50,000 **USD**

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

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

H. What is NOT covered:

- Any personal item **stolen** from the interior or exterior of rental **vehicles**.
- **Vehicle** keys or portable Global Positioning Systems (GPS).
- **Vehicles** not rented by the **cardholder** or **authorized user** on the **covered card**.
- Any person not designated in the **rental agreement** as an **authorized driver**.
- Any obligations you assume other than what is specifically covered under the **rental agreement** or your primary **vehicle** insurance or other indemnity policy.
- Any violation of the written terms and conditions of the **rental agreement**.
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any loss associated with racing or reckless driving.
- Losses involving the theft of the rental **vehicle** when you or an **authorized driver** cannot produce the keys to the rental **vehicle** at the time of reporting the incident to the police and/or rental agency, as a result of negligence.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Subsequent damages resulting from a failure to protect the rental **vehicle** from further damage.
- Blowouts or tire/rim damage that is not caused by theft or vandalism or is not a result of a **vehicle** collision causing tire or rim damage.
- Rental **vehicles** where collision/damage waiver coverage (or similar coverage) was accepted/purchased by you.
- Any damage that is of an intentional or non-accidental nature, caused by you or an **authorized driver** of the rental **vehicle**.
- Depreciation, diminishment of value, administrative, storage, or other fees charged by the **vehicle** rental company.
- **Vehicles** with a **rental agreement** that exceeds or is intended to exceed a rental period of fifteen (15) consecutive days from a rental agency.
- Losses resulting from any kind of illegal activity.
- Damage sustained on any surface, other than a bound surface such as concrete or tarmac.
- Damage sustained on any road not regularly maintained by a municipal, state, or federal entity.
- Losses as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Any loss involving the rental **vehicle** being used for hire, for commercial use, or as a public or livery conveyance.
- Theft of, or damage to, unlocked or unsecured **vehicles**.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- **Vehicles** rented in Republic of Ireland, Northern Ireland, Israel, Jamaica.

I. How to file a claim:

Call 1-800-MASTERCARD to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.

You may choose to assign your benefits under this insurance program to the rental agency from which you rented your **vehicle**. Please contact us or our **administrator** for further details.

Submit the following documentation within one hundred and eighty (180) days of the incident or the claim will not be honored:

- Completed and signed claim form.
- Receipt showing the **vehicle** rental.
- Statement showing the **vehicle** rental.
- The **rental agreement** (front and back).
- Copy of Your valid driver's license (front and back).
- Copy of the declarations page of any primary **vehicle** insurance and other valid insurance or coverage.

- Police report when the **vehicle** is **stolen**, vandalized (regardless of the damage), or involved in a collision that requires the **vehicle**; to be towed, in a multi-**vehicle** collision, or the **vehicle** is not drivable.
- Itemized repair estimate from a factory authorized collision repair facility.
- Copy of the **vehicle** rental company promotion/discount, if applicable.
- Copy of the **vehicle** rental location class specific fleet utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency.

Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Price Protection

Key Terms:

- Throughout this document, You and Your refer to the Cardholder or Authorized User of the Covered Card. We, Us, and Our refer to AIG WarrantyGuard, Inc.
- Administrator means Sedgwick Claims Management Services, Inc., You may contact the Administrator if You have questions regarding this coverage or would like to make a claim. The Administrator can be reached by phone at 1-800-Mastercard.
- Auction (online or live) means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, Ebay, Ubid, Yahoo, public or private live Auctions, etc.).
- Authorized User means an individual who is authorized to make purchases on the Covered Card by the Cardholder and is recorded by the Participating Organization on its records as being an Authorized User.
- Cardholder means the person who has been issued an Eligible Account by the Participating Organization for the Covered Card.
- Coverage Period means [30, 60, 90, 120] days following the purchase date on Your receipt that You are eligible for coverage.
- Covered Card means the Mastercard card issued under Your Eligible Account.
- Covered Purchase means an item purchased by a Cardholder or Authorized User and paid for by using a Covered Card, subject to the exclusions set forth below.
- Eligible Account means the account associated with a U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit, or other account that is eligible for coverage under the Master Agreement.
- Evidence of Coverage (EOC) means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to You at no additional charge under the Master Agreement. Representations or promises made by anyone that are not contained in the Master Agreement are not part of Your coverage. In the event the EOC, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the Master Agreement, the terms of the Master Agreement govern Your coverage.
- Master Agreement means the Price Protection Terms and Conditions entered between AIG WarrantyGuard, Inc. and Mastercard Insurance Master Trust.
- Non-Auction Internet Advertisements means advertisements posted on the Internet, by a non-auction Internet merchant with a valid tax identification number. The advertisement must have been posted within the defined Coverage Period for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

- Participating Organization means any corporation, partnership, proprietorship or other organized group which agrees to join the trust to which the Master Agreement is issued and pays the required fees on behalf of its Cardholders and Authorized Users.
- Printed Advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within
- the defined Coverage Period and must be for the identical item
- (advertisement must verify same manufacturer and model number).

Evidence of Coverage

Refer to Key Terms for the definitions of You, Your, We, Us, Our, and words that appear in bold. This EOC is subject to the Legal Disclosures set forth below.

A. To get coverage:

You must make a Covered Purchase entirely with Your Covered Card and/or accumulated points from Your Covered Card for yourself or to give as a gift.

You must see either a Printed Advertisement or Non-Auction Internet Advertisement for the same product (advertisement must verify same manufacturer and model number) for a lower price within the Coverage Period from the purchase date, as indicated on Your receipt.

B. The kind of coverage You receive:

Covered Purchases are covered for the Coverage Period applicable to Your Eligible Account for the difference between the documented price You paid and the documented lower price advertised.

- *This coverage is secondary to any other applicable insurance or similar coverage available to You or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or similar coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).*

C. Coverage limitations:

Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to [\$250, \$500 or \$1,000] per claim. There is a minimum claim amount of [\$25 or \$50] and a maximum of four (4) claim(s) per Eligible Account per twelve (12) month period.

This EOC is not an insurance policy, warranty, or service contract.

D. What is NOT covered

- *Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.*
- *For consumer cards – items purchased for resale, rental, professional, or commercial use.*
- *For commercial cards – items purchased for resale such as professional inventory or work-related material.*

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

E. How to file a claim:

For a Printed Advertisement:

- *Visit www.mycardbenefits.com or call 1-800-Mastercard to open a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.*
- *Submit the following documentation within one hundred and eighty*
- *(180) days of the advertisement’s publication:*
- *A copy of the Printed Advertisement that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.*
- *Receipt showing the item(s) was purchased.*

- *Statement showing item(s) purchased and use of accumulated points.*
- *Itemized purchase receipt(s).*
- *Any other documentation that may be reasonably requested by Us or Our Administrator to validate a claim.*

For a Non-Auction Internet Advertisement

• *Visit www.mycardbenefits.com or call 1-800-Mastercard to open a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.*

• *Submit the following documentation within one hundred and eighty*

(180) days of the advertisement's publication:

- *A copy of the Non-Auction Advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.*
- *Receipt showing the item(s) was purchased.*
- *Statement showing item(s) purchased.*
- *Itemized purchase receipt(s)*
- *Any other documentation that may be reasonably requested by Us or Our Administrator to validate a claim.*

Travel Assistance

Rely on Travel Assistance Services when you're away from home.

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

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

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

If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a family member, friend, or business account.

This service does not provide maps or information regarding road conditions.

Travel Services Medical Assistance

Provides a global referral network of general physicians, dentists, hospitals and pharmacies. We can also help you refill prescriptions with local pharmacists (subject to local laws).

In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary, or have a family member or close friend brought to your bedside if you have been traveling alone (at cardholder's expense). If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

MasterLegal® Referral Service

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

Master RoadAssist® Roadside Service

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

If your car breaks down on the road, just call 1-800-Mastercard and tell us where you are.

We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jumpstarts, towing, gas delivery, and tire changes) are prenegotiated. Road service fees will be automatically billed to your Mastercard account.

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

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

Extended Warranty

Evidence of Coverage

Refer to Key Terms for the definitions of You, Your, We, Us, Our, and words that appear in bold and Legal Disclosures.

A. To get coverage:

- You must purchase the new item entirely with your covered card and/or accumulated points from your covered card for yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time

period will be extended up to a maximum of twelve (12) months. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.

- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.
- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the actual amount charged on your covered card or \$10,000, whichever is less.
- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.
- We or our administrator will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

D. What is NOT covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- Items that do not come with an original manufacturer warranty.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, and other software.
- All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Indirect or direct **damages** resulting from a covered loss.
- Mechanical failure arising from product recalls.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.

- Physical damage to the item.
- Any exclusion listed in the original manufacturer's warranty.

E. How to file a claim:

Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty

(60) days of the failure or the claim may not be honored.

- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
 - Receipt showing the purchase of the covered item(s).
 - Statement showing covered item(s).
 - Itemized purchase receipt(s).
 - Original manufacturer's (or U.S. store brand) warranty.
 - Service contract or optional extended warranty, if applicable.
 - Itemized repair estimate from a factory authorized service provider.

• Any other documentation that may be reasonably requested by us or the administrator to validate a claim.

Satisfaction Guarantee

The Legal Disclosure is part of this agreement.

A. To get coverage:

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

B. The kind of coverage you receive:

- Purchases you make entirely with your covered card are covered for sixty (60) days from the date of purchase as indicated on your receipt for a full refund in the event that you are dissatisfied with your purchase and the store will not accept the item for return.
- Items you purchase with your covered card and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage.

C. Coverage limitations:

- Coverage is limited to the actual cost of the item (excluding taxes, storage, shipping, and handling costs), up to \$250 per claim. In no event will we pay more than the purchase price of the item.
- Items must be returned undamaged, in good working condition, and in its original and complete packaging. You are responsible for all mailing costs.

D. What is NOT covered:

- Damaged, defective, or non-working items.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, rare, one of a kind, or special order items.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Items purchased for resale, professional, or commercial use.
- Plants, shrubs, animals, pets, consumables, and perishables.
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes).

- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Shipping charges, taxes, storage fees, postage, transportation and delivery charges; promised time frames of delivery.
- Products purchased at auctions.

E. How to file a claim:

Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the date of purchase or the claim may not be honored.

- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
 - Receipt showing the purchased item(s).
 - Statement showing the purchased item(s).
 - Itemized purchase receipt(s).
 - Written documentation from the store manager or equivalent on store letterhead documenting the refusal to accept the returned item.
 - A copy of the store's return policy.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

You must send the item to us or our administrator before any claim will be paid. Item must be returned in its original packaging along with the original owner's manuals and warranty information. You are responsible for all mailing or shipping costs to us or our administrator. Items sent to us or our administrator will not be returned to you.

Zero Liability

At Mastercard, safety and security is at the core of what we do. Mastercard cardholders should have peace of mind knowing that their Financial Institution won't hold them responsible for "unauthorized transactions." As a Mastercard cardholder, Zero Liability** applies to purchases made in store, over the telephone, online, via a mobile device and ATM transactions. Cardholders will not be held responsible for unauthorized transactions if:

- They have used reasonable care in protecting your card from loss or theft; and
- they promptly reported loss or theft to your financial institution.

Mastercard Airport Concierge™

Your passport to the finer side of air travel.

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit **www.mastercard.com/airportconcierge** or consult your Travel Advisor.

Mastercard Global Service (Global travel assistance)

Mastercard Global Service provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else. Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-Mastercard**. When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

Australia.....	1-800-120-113
Austria	0800-070-6138
France	0-800-90-1387
Germany.....	0800-071-3542
Hungary.....	06800-12517
Ireland	1-800-55-7378
Italy.....	800-870-866
Mexico	001-800-307-7309
Netherlands	0800-022-5821
Poland	0-0800-111-1211
Portugal.....	800-8-11-272
Spain.....	900-822-756
United Kingdom	0800-96-4767

Virgin Islands [1-800-307-7309](tel:1-800-307-7309) For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at [www. mastercard.com](http://www.mastercard.com) or call the United States collect at [1-636-722- 7111](tel:1-636-722-7111). Account Information and Card Benefits

When in the United States, contact your card issuer directly for account information and **1-800-Mastercard** for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits. ATM Locations Call **1-877-FINDATM (1-877-346-3286)** to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator. You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

Mastercard ID Theft Protection (IDT)

- Provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering will alert you about possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information in order to detect fraud at its inception.

Eligibility:

All Mastercard consumer debit cardholders in the US are eligible for this coverage.

Access:

Simply contact **1-800-Mastercard** if you believe you have been a victim of Identity Theft.

Services Provided:

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

In order to receive the following services, you must enroll at <https://mastercardus.idprotectiononline.com/>. The services include:

Online Monitoring Dashboard (requires activation): The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders' risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity monitoring alerts.

Monthly Risk Alert / Newsletter: Cardholders will receive a monthly newsletter with information on the cardholder's risk score, and articles pertaining to good identity protection practices.

Identity Monitoring: IDT searches the internet to detect compromised credentials and potentially damaging use of your personal information, and alerts you via email so that you can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:

- Email addresses
- Debit/credit cards/prepaid cards
- Bank accounts
- Web logins; username and password • Medical insurance cards
- Drivers' license
- Loyalty cards
- Affinity cards
- Passport number
- Vehicle insurance cards
- Social Security number

To take advantage of this service, the cardholder must enter the personal information they wish to monitor on the dashboard.

Resolution Services: You will have access to a team of identity theft resolution specialists, available 24/7 year-round to help resolve your identity theft incident and prevent further damage. The resolution specialists are native speakers of English, French and Spanish, and are based out of Bethesda, Maryland. Cardholders are given the option to sign limited power of attorney (LPOA) to the specialist, to allow them to conduct resolution activities on the cardholders' behalf, including contacting police, credit agencies, and other authorities, translating information, and closing and replacing breached accounts.

Lost Wallet Assistance: Cardholder's will be provided assistance with notifying the appropriate issuing authorities to cancel and replace stolen or missing items, such as their debit/credit card, driver's license, Social Security card, and passport.

Single Bureau Credit Monitoring: Cardholders' **TransUnion** credit file will be monitored for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry

is made on the cardholders' TransUnion credit file so they can take immediate action to minimize damage.

To take advantage of this service, the cardholder must enter their Social Security number on the dashboard and pass credit authentication.

Financial Account Takeover: IDT monitors cardholder's high- risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts.

Monitored transactions include:

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

To take advantage of this service, the cardholder must enter the accounts they wish to protect on the dashboard.

URL and Domain Monitoring: URL and Domain monitoring allows Cardholder to enter up to 10 domain or URL names related to cardholder's business. This service will monitor the domain and URL names for any compromised email addresses associated with the domain or URL names and if compromised email addresses are found in a data breach, this service will alert the registered cardholder via email and provide information regarding the specific email address that was breached along with information about the date found and source (provided that this information is available).

For more information regarding the services stated above and additional information, please visit <https://mastercardus.idprotectiononline.com/>.

Charges:

There is no charge for these services, they are provided by your Financial Institution.

Services NOT Provided:

- When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
- When your financial institution or card issuer which provides this Service, has investigated the event and deemed you are responsible for the charge or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program Provisions for Mastercard ID Theft Protection:

This service applies only to you, the named Mastercard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, Generali Global Assistance, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible Mastercard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-**

Mastercard.

Mastercard Benefits Guide Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract. Benefits are provided to you, the **cardholder**, at no additional charge.

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

Effective date of benefits: Effective July 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to **eligible accounts** issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your eligible account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: The group policy is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits made under the group policy is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the group policy, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any loss or damage insured under the group policy.

Subrogation: If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Salvage: If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

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

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section.

Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the group policy, the group policy shall control.