Important information. Please read and save.

This Guide to Benefits contains detailed information about the benefits you can access as a preferred cardholder. This Guide supersedes any Guide or program description you may have received earlier.

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.
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.

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.

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.

Mastercard ID Theft Protection™

Program Description:

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 credit 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 hours a day, 365 days a year 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: Cardholders will be provided assistance with notifying the appropriate issuing authorities to cancel and replace stolen or missing items, such as their debit/credit cards, 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 cardholders' 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 these services, 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 Global Service

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

Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer’s approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

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

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

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

- Australia .......... 1-800-120-113
- Austria ............ 0800-070-6138
- Belgium .......... 0800-90-1387
- Canada .......... 1-888-999-1212
- China .......... 800-890-0380
- France .......... 0-800-90-1387
- Germany ........ 0800-071-3542
- Hong Kong .......... 0800-977-4567
- India .......... 0-800-870-866
- Ireland .......... 1-800-55-7378
- Italy .......... 0-800-870-866
- Japan .......... 1-800-307-7309
- Korea .......... 800-890-0380
- Mexico .......... 001-800-307-7309
- Netherlands ...... 0800-022-5821
- Norway .......... 0800-022-5821
- Portugal ........... 800-2-11-272
- Singapore ........ 1-800-307-7309
- Spain .......... 900-822-756
- Switzerland ....... 0-800-90-1387
- United Kingdom .... 0800-96-4767
- United States .... 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 or call the United States collect at 1-636-722-7111.
Account Information and Card Benefits:
When in the United States, contact your card issuer directly for account information and 1-800-Mastercard for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations:
Call 1-877-FINDATM (1-877-346-3286) to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator.
You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

**MasterRental™ Coverage – 15 Day Coverage**

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 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.
• 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:
  o Receipt showing the vehicle rental.
  o Statement showing the vehicle rental.
  o The rental agreement (front and back).
  o Copy of Your valid driver’s license (front and back).
  o Copy of the declarations page of any primary vehicle insurance and other valid insurance or coverage.
  o 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.
  o Itemized repair estimate from a factory authorized collision repair facility.
  o Copy of the vehicle rental company promotion/discount, if applicable.
  o 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.

Priceless Cities
Priceless Cities is Mastercard’s experiential lifestyle platform, offering cardholders exclusive access to more than 2,000 priceless experiences around the globe. This industry-leading program unlocks a world of privileged access to the people and places that mean the most to you, along with unique
experiences tailored to your biggest passions. Choose from experiences in entertainment, culture, sports, dining, shopping, and more—all curated by local experts to create once-in-a-lifetime moments you can enjoy at home or abroad. Savor a chef’s menu at the hottest restaurant in town. Cheer on your team from Mastercard Best Seats in the House. Chat with your favorite celebrity during a backstage meet-and-greet. Hit the waves with a pro surfer. With a strong presence in New York, Boston, Miami, Chicago, Las Vegas, Los Angeles, and Hawaii, as well as 40 major destinations worldwide, cardholders are never far from a chance to start something priceless. Constantly updated with the latest seasonal happenings and fresh new ways to experience the classics, Priceless Cities is available in 89 countries in 16 languages.

Eligibility
The Priceless Cities platform is available to all Mastercard cardholders who register with Priceless.com.

How to use the Priceless Cities benefit
• Visit Priceless.com and browse priceless experiences by interest, activity, occasion, or location, then use your Mastercard to make it yours.
• Sign up for Priceless Cities email updates to learn about the latest experiences in your key passion points.
• Take advantage of experiences in your home city, or in Priceless Cities around the world.

Priceless Golf
Fuel your passion for golf by visiting priceless.com/golf – your one-stop destination for all Mastercard cardholder golf benefits. Play golf at the TPC course of your dreams. Enjoy discounts on public tee times without booking fees. Choose from a variety of golf travel packages at iconic destinations. And so much more!

Eligibility
Mastercard golf benefits are available to all Mastercard cardholders.

How to use the Priceless Golf benefit
• Visit Priceless.com/golf and browse your benefits, then buy with Mastercard to make it yours.
• Sign up for Priceless Golf email updates to learn about the latest golf experiences available to you.

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.

Account and Billing Information
Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution’s phone number should be available on your monthly billing statement or on the back of your card.