

Welcome.



Included in this document:

Your HSBC Premier World Mastercard®
credit card Program Rules Rewards brochure >

Your Mastercard Guide to Benefits brochure >



HSBC Premier World Mastercard® credit card

Program Rules Rewards Brochure



Table of contents

Travel Benefits

| | |
|---|---|
| TSA Precheck Application Fee Statement Credit | 3 |
| Travel Accident Insurance | 4 |
| Trip Cancellation & Trip Interruption Insurance | 6 |
| Agoda 10% Hotel Discount | 8 |
| Expedia 10% Hotel Discount | 8 |

HSBC Premier World Rewards Program

| | |
|-------------------------------------|---|
| Program Rules | 9 |
|-------------------------------------|---|

Redemptions

| | |
|--|----|
| Points Redemption for Cash | 12 |
| Points Redemption for Annual Fee Reimbursement | 12 |
| Points Redemption for Travel | 12 |
| Rewards for Miles | 13 |
| Points Redemption for Gift Cards/eGift Cards | 14 |
| Points Redemption for Charity | 14 |
| Points Redemption for Merchandise | 15 |
| Address Changes | 16 |
| Other Important Information | 16 |

This brochure is effective January 1, 2021 and replaces all prior brochures. To the extent there is a conflict between this brochure and any other disclosure, program description or advertising by any party, this brochure will control.

This brochure is for informational purposes and does not represent a contract or other agreement. Please review carefully.

Travel Benefits

TSA Precheck Application Fee Statement Credit

As an HSBC Premier World Cardmember, you are eligible for one free TSA Precheck Application Fee Statement Credit, up to a maximum of \$85, every 54 months. Once 54 months have passed from a TSA Precheck Application Fee Statement Credit posting, the account will be eligible for another TSA Precheck Application Fee Statement Credit.

Transaction eligibility is based on the transaction description and merchant category code ("MCC") under which the merchant processes the transaction. HSBC is not responsible for 1) the merchant's transaction description, 2) selection of the MCC or 3) delays in the merchant submitting the transaction. Once you qualify, a Statement Credit will post to your Account on your next billing statement. Statement Credit eligibility is determined at the time of your statement cycle. If the qualifying transaction(s) have not yet posted to your account, your Statement Credit may be received on a subsequent billing statement. Your HSBC Credit Card must be open, and in good standing, at the time of Statement Credit fulfillment to qualify.

About TSA Precheck

TSA Precheck allows travelers flying on one of 12 participating carriers to leave on their shoes, light outerwear and belt, keep their laptop in its case and keep 3-1-1 compliant liquids/gels in a carryon bag. This program enables TSA to provide the most effective security in the most efficient way, while enhancing the passenger experience at U.S. airports.

Eligibility

U.S. citizens, U.S. nationals and lawful permanent residents are eligible to apply for TSA Precheck. Applicants may be ineligible due to:

- Incomplete or false application information.
- Violations of transportation security regulations.
- Disqualifying criminal offenses and factors can be found at www.tsa.gov/Disqualifying-Offenses-Factors

Trusted Traveler Groups

If travelers already belong to one of the trusted traveler groups below, they do not need to apply for TSA Precheck:

- Members of U.S. Customs and Border Protection's Global Entry, SENTRI and NEXUS programs. To learn more, visit dhs.gov/tt
- U.S. active duty military, National Guard and reserve members
- DoD civilian employees and certain other federal government employees, such as those with certain security clearances

Twelve carriers participate in TSA Precheck: Air Canada, Alaska Airlines, American Airlines, Delta Air Lines, Hawaiian Airlines, JetBlue Airways, OneJet, Southwest Airlines, Sun Country Airlines, United Airlines, US Airways and Virgin America. TSA Precheck operations are available at more than 150 U.S. airports.

To apply, HSBC Premier World Credit Card Cardmembers must visit an enrollment center servicing the TSA Precheck application program to provide the required biographic information and valid identity/citizenship documentation. Applicants have the option to pre-enroll online at www.tsa.gov/tsa-precheck/apply to provide initial biographic information and make an appointment before visiting an enrollment center. A non-refundable application fee of \$85 per applicant will be charged at the time of application. If approved, membership is valid for five years.

Disclaimer

TSA Precheck is a Transportation Security Administration (TSA) program. Decisions to approve/deny applications are made solely by TSA. Mastercard has no influence over TSA's decision to approve or deny an application. Mastercard is not notified of approvals or denials to applications. Applications are made directly by the applicant to TSA. Information submitted by the applicant to TSA is not shared with Mastercard. Mastercard does not share account information with TSA. Mastercard does not have access to TSA records. Application fees must be paid at time of application submission.

Travel Accident Insurance

\$1,000,000 Travel Accident Insurance

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy # 9907-39-61 on file with the Policyholder:
HSBC Bank.

THE PLAN: As a HSBC Bank Consumer Credit Card Cardmember, you, your spouse, or domestic partner and your dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing occurring on a common carrier covered trip while 1) riding as a passenger in, entering or exiting any common carrier on which you have purchased passage; or 2) riding as a passenger in, entering or exiting any conveyance licensed to carry the public for hire or any courtesy transportation provided without a specific charge; and while traveling on such conveyance to or from the airport, terminal or station immediately preceding the departure of the scheduled common carrier on which you have purchased passage or immediately following the arrival of the scheduled common carrier on which you were a passenger; or 3) while at the airport, terminal or station at the beginning or end of the common carrier covered trip. If the purchase of the common carrier passenger fare is not made prior to your arrival at the airport, terminal or station, coverage will begin at the time the cost of the common carrier passenger fare is charged to your account.

ELIGIBILITY: This insurance plan is provided to HSBC Bank Consumer Credit Card Cardmembers automatically when the entire cost of the passenger fare(s) are charged to an HSBC Bank Card account while the insurance is effective. It is not necessary for you to notify HSBC Bank, the administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible HSBC Bank Consumer Credit Card Cardmembers. HSBC Bank pays the full cost of the insurance.

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

THE BENEFITS: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. "Benefit Amount" means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one Insured Person insured under the same Account suffers a loss in the same accident, we will not pay more than two times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed two times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

DEFINITIONS: **Accident or Accidental** means a sudden, unforeseen and unexpected event which happens by chance, is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof, occurs while you are insured under this policy which is in force and is the direct cause of the loss. **Accidental Bodily Injury** means bodily injury which is accidental, the direct cause of a loss and occurs while you are insured under this policy, which is in force. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's Disease; 2) bursitis; 3) Chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) Carpal Tunnel Syndrome. **Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. **Accountholder** means any individual who is named on an open and active account with the Policyholder. **Benefit Amount** means the amount which applies to you at the time the entire cost of the fare is charged to your account during the policy period, for the applicable hazard. **Client** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder. **Commutation** means travel between your residence and regular place of employment. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Courtesy Transportation** means transportation provided without charge by a rental car agency, airport or hotel which transports you from the airport or station to the rental car agency or hotel or from the rental car agency or hotel to the airport or station. **Covered Loss** means accidental bodily injury or loss of life of an Insured Person. **Credit card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit card does not include a debit card. **Debit card** means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit card does not include credit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts

or uncles; nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Injury means** bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force. **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, or loss of thumb and index finger. Loss must occur within one year after the accident. **Loss of Foot** means the complete severance of a foot through or above the ankle joint. We will consider such severance a Loss of Foot even if the foot is later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand. We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device. **Loss of Life** means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an Accident. **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician. **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Physician means** a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Primary Insured Person** means the insured person who has a direct relationship with the policyholder. **Principal Sum** means the amount of insurance applicable to each class. **Proof of Loss means** written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not cover loss resulting from any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly 1) the Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a lifethreatening emergency. 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria. 3) an Insured Person's commission or attempted commission of a felony or engaging in an illegal occupation; 4) the Insured Person being intoxicated at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs; 5) the Insured Person being under the influence of any narcotic at the time of the Accident. This exclusion does not apply if the narcotic is taken and used as prescribed by a Physician; 6) the Insured Person participating in parachute jumping from an aircraft; 7) the Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; 8) a declared or undeclared War, or 9) Commutation.

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

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Policy # - 9907-39-61 Answers to specific questions can be obtained by calling **866-977-5098**. To make a claim please call **855-378-9448**. Plan Administrator: HSBC Travel Insurance

Marsh Sponsored Programs, a Division of Marsh USA Inc. 12421 Meredith Drive Urbandale, IA 50398

Travel Accident Insurance is underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Trip Cancellation & Trip Interruption Insurance

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy # 9907-39-62 on file with the Policyholder: HSBC Bank.

THE PLAN: As a HSBC Premier World Mastercard® Cardmember, you, your spouse, or domestic partner and your dependent children will be automatically insured against Loss of Property arising from and occurring from the date you charged the trip to your account, when insured under the trip cancellation hazard only.

Loss of Property means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force.

ELIGIBILITY: This insurance plan is provided to HSBC Premier World Mastercard® Cardmember automatically when the entire cost for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. It is not necessary for you to notify HSBC Bank, the administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible HSBC Premier World Mastercard® Cardmembers. HSBC Bank pays the full cost of the insurance.

THE BENEFITS: The following benefits apply to this policy:

Financial Services Common Carrier Trip Cancellation/Trip Interruption: pays a benefit for the actual Non-Refundable amount paid by the Insured Person for a Common carrier passenger fare(s) up to \$1,500 per Insured Person if an Insured Person is prevented from traveling on a common carrier covered trip on or before the departure of the covered trip, or if you are interrupted from continuing your covered trip either on the way to the point of departure or after departure of the covered trip. The cancellation or interruption must be due to your death, accidental injury, disease or physical illness; or the death, accidental injury, disease or physical illness of your immediate family member; or the default from financial insolvency of the Common Carrier. This benefit is excess of any other insurance or indemnity available to you.

This benefit does not apply to loss caused by or resulting from:

- a Pre-Existing Condition; or
- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba driving; or
- cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
- the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or
- the Insured or an Immediate Family Member:
 - traveling against the advice of a Physician; or
 - traveling while on a waiting list for specified medical treatment; or
 - traveling for the purpose of obtaining medical treatment; or
 - traveling in the third trimester (seventh month or after) of pregnancy.

ADDITIONAL EXCLUSIONS: 1) This insurance does not apply to any Loss of Property caused by or resulting from, directly or indirectly, the Insured Person's commission or attempted commission of a felony or engaging in an illegal occupation. 2) This insurance does not apply to any Covered Loss or Loss of Property when: a) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Covered Loss or Loss of Property; or b) there is any other legal prohibition against providing insurance for any Covered Loss or Loss of Property. This insurance does not apply to any Covered Loss or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

DEFINITIONS: **Account** means credit card accounts, debit card accounts, central billed accounts, checking accounts and savings accounts as set forth in the Class Schedule of this Policy. **Benefit Amount** means the loss amount at the time the entire cost of the passenger fare is charged to a HSBC Bank card account. The loss must occur within one year of the purchase effecting this insurance. The Company will pay the single largest applicable Benefit Amount. **Client** means an individual who is named on the Account card issued by the Policyholder. **Common Carrier** means any motorized land, water or air Conveyance, operated by an organization other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Covered Loss** means: 1) Accidental Bodily Injury or Loss of Life or Sickness of either the Insured Person, Traveling Companion or an Immediate Family Member of the Insured Person or Traveling Companion; or 2) change in military orders of the Insured Person or the Insured Person's Spouse; or 3) call to jury duty or subpoena by the courts, either of which cannot be postponed or waived; or and 4) which occurs while the Insured Person is insured under this policy which is in-force. **Covered Trip** means any pre-paid tour, trip or vacation: 1) that has been charged to the Insured Person's Account issued by the Policyholder; 2) occurring while the insurance is in-force; 3) which includes at least one overnight stay away from the Insured Person's primary residence; 4) with a destination that is more than seventy-five (75) miles from the Insured Person's primary residence; and 5) not exceeding sixty (60) days in duration. **Credit card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card, or other identification card or device, issued to the Insured Person. The Insured Person may use the credit card to purchase, hire, rent or leased property or services. Credit card does not include a debit card. **Debit card** means a payment medium that takes the form of a card, plate or other identification card or device, issued to the Insured Person who is an owner of a deposit Account maintained by the issuer. The Insured Person may use the debit card to purchase, hire, rent or lease property or services. Debit card does not include a credit card. **Dependent Child**

means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, or in a civil union with, anyone else. **Financial Insolvency** means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Hazard** means the circumstances for which this insurance is provided. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Loss of Property** means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force. **Physician** means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Pre-Existing Condition** means illness, disease or accidental injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the purchase of a Common Carrier Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. Primary Insured **Person** means the insured person who has a direct relationship with the policyholder and where applicable elects insurance under this policy. **Proof of Loss** means written evidence acceptable to Us that Loss of Property has occurred. **Spouse** means the Insured Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Primary Insured Person resides. **Traveling Companion** means an individual who has made advanced arrangements with the Insured Person to travel together for all or part of the Covered Trip. **Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip. **Trip Interruption** means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip. **War** means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility. **We, Us** and **Our** means Federal Insurance Company.

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

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you.

Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Policy # - 9907-39-62

Answers to specific questions can be obtained by calling **866-977-5098**.

To make a claim please call **855-378-9448**.

Plan Administrator: HSBC Travel Insurance

Marsh Sponsored Programs, a Division of Marsh USA Inc. 12421 Meredith Drive Urbandale, IA 50398

Trip Cancellation & Trip Interruption Insurance is underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Agoda 10% Hotel Discount (the “Promotion”)

- You must hold a valid HSBC Premier World Mastercard® credit card issued by HSBC Bank USA, N.A. Your Account must be open and in good standing.
- Reservation must be made directly through www.agoda.com/HSBCPremier. Any bookings made outside this will not have the discount applied.
- The Promotion is only valid for hotels that have the “Promotion Eligible” banner on the search results page and “Post Pay” and “Pay Later” room types only. Rooms that have the “Pay at the Hotel” flag do not qualify for the Promotion.
- The Promotion discount is applicable to hotel room charges only (excluding local taxes, service fees and additional charges).
- The Promotion is non-transferable, non-cumulative, cannot be exchanged for cash or other products and cannot be used in conjunction with any other discount or promotions (unless specified).
- Discount will show on the booking form of the Promotion landing page after entering a valid HSBC Premier World Mastercard® credit card number and a selected pre-paid hotel option is selected.
- Offers are subject to availability and you must present your valid HSBC Premier World Mastercard® credit card upon arrival.
- Agoda reserves the right to launch selected and temporary “tactical offers” at higher discount levels for selected countries.

Expedia 10% Hotel Discount

- To use this offer, you must [visit www.expedia.com/HSBCPremier](http://www.expedia.com/HSBCPremier) and either register as a new user with Expedia or sign-in with details of your existing Expedia account. To confirm eligibility, you will be required to enter your HSBC Premier World Mastercard® credit card number which Expedia will use to authenticate you. Your Account must be open and in good standing.
- If a booking is made directly through the Expedia website, no HSBC discount will be offered and no refund will be arranged.
- This offer is only applicable to selected pre-paid hotels, room types and destinations. Please refer to the booking conditions on Expedia’s website www.expedia.com/HSBCPremier for full details.
- The offer can only be used when payment for the hotel is made at the time of booking. No discount is provided for bookings where payment is made when arriving or checking out of the hotel.
- Discount will show on the booking form once you have input the Expedia registered HSBC Premier World Mastercard® credit card number for the selected pre-paid hotel.
- Offers are applicable to hotel room charges only. Local government taxes and service charges may apply.
- Offers are subject to availability and you must present your valid HSBC Premier World Mastercard® credit card upon arrival.
- Other restrictions may apply. Please refer to the booking conditions on Expedia’s website <https://www.expedia.com/g/rf/hsbc-premier-us-tnc>.

HSBC Premier World Rewards Program

Program Rules

The HSBC Premier World Rewards Program Rules ("Program Rules") apply to the HSBC Premier World Mastercard® credit card ("HSBC Premier World Mastercard" or "Account") issued by HSBC Bank USA, N.A. ("HSBC Bank"). Engage People Inc. ("Engage") is the Rewards Program Administrator ("Program Administrator"). Priceline.com ("Priceline") is the Travel Provider.

Overview

As a holder of the HSBC Premier World Mastercard® credit card ("Customer"), you are enrolled in the HSBC Premier World Rewards Program (also referred to as the "Program"). Participation in the Program gives you the opportunity to enjoy all the benefits of the HSBC Premier World Mastercard®, including HSBC Premier World Rewards Program Points ("Points"). With this benefit you will earn up to 2 "Points" for every dollar charged in new purchases (minus returns, credits and adjustments) using your HSBC Premier World Mastercard® (see "Points Accumulation" for details). You may choose to use your Points towards available redemption options described in these Program Rules, see Redemptions for more details:

- Cash
- Point Annual Fee Reimbursement
- Travel
- Gift Cards/eGift Cards
- Charity
- Merchandise Items

For your convenience, HSBC Bank maintains a Rewards Department to answer questions about the Program. Representatives will also assist you in redeeming your Points towards available redemption options. To contact the HSBC Premier Rewards Department, call **1-888-385-8916**, or call from anywhere in the world at **1.716.841.6866**.

Following are important rules that apply to the Program. Please read these Program Rules, and save them and any amendments or supplements for future reference (See "Changes" under "Other Important Information" for details).

Each time you access and use the HSBC Rewards site, you agree to these Program Rules, the general provisions of this Agreement and HSBC's and Engage's privacy statements located at, respectively, www.us.hsbc.com/online-privacy-statement/ and www.engagepeople.com/privacy, which form a part of this Agreement.

Participation

The Program and its benefits are offered at the sole discretion of HSBC Bank. To participate, you must be:

- A Customer in good standing with HSBC Bank (see "Good Standing" for details).
- An individual – corporations, partnerships and other entities may not participate.

HSBC Bank reserves the right to disqualify any person from the Program if, in HSBC Bank's sole judgment, that person or another person named on the Account has violated any of these Program Rules. Disqualification may result in termination of an individual's participation in the Program, termination of the participation in the Program of others named on the Account and loss of any or all accumulated Points.

Good Standing

Your Account is in good standing as long as you fully comply with the terms and conditions in your client Agreement and Account Opening Table, as well as the terms of these Program Rules. You may not redeem Points if your Account is in default under the most current terms and conditions of the HSBC client Agreement and Account Opening Table provided by HSBC Bank or you take any action inconsistent with these Program Rules. This includes any amendments that may have been made to such terms and conditions after your Account was opened.

Points Accumulation

The Program currently provides up to 2 Points for every dollar charged in new purchases (minus returns, credits and adjustments) to your HSBC Premier World Mastercard®. Net retail purchases include all purchases you and any authorized user(s) on your Account make for personal, family, or household use with your HSBC Premier World Mastercard®, less refunds, returns, credits, and plus or minus any adjustments to your Account. Net purchases are rounded to the nearest dollar. Points from eligible purchases will be accumulated at the time the purchase is posted to your Account and will be available in your Account within 1-2 billing cycles (see "Eligible Purchases" and "Transactions Not Eligible for Points Accumulation" for details).

You must activate your HSBC Premier World Mastercard® to earn Points. There is no annual limit on the amount of Points that can be accumulated in an Account Year (each 12-month calendar year). Points accumulation will start from the first day in the billing cycle in which the Customer enrolled in the Program.

Unless you are participating in a limited time promotional offer you will earn:

- 2 Points for every dollar you spend on new purchases (minus returns, credits and adjustments) on Travel categories (listed in the "Eligible Purchases" section). These categories are based on the Merchant Category Code ("MCC") under which the merchant processes the transaction. Transactions made at merchants that do not process under these terms or that use an incorrect MCC will not qualify. HSBC Bank is not responsible for incorrectly coded purchase transactions. HSBC Bank does not determine how merchants are classified; even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC Bank reserves the right to determine which travel category purchases qualify for 2 Points.
- 1 Point for every dollar you spend on all other new retail purchases (minus returns, credits and adjustments) (see "Eligible Purchases" for details). From time to time, you may be offered special promotions that give you additional opportunities to earn

Points (“Bonus Points”) in other ways than described above. Promotional offers may limit the amount of Bonus Points earned.

Any transactions made with your HSBC Premier World Mastercard® credit card in a currency other than U.S. dollars will be converted to U.S. dollars before calculating earned Points.

Your Points cannot be applied as payment or to the balance of your Account, except as specified in the section entitled “Redemptions”. If you redeem your Points for a statement credit to your credit card Account, the statement credit can reduce your balance but you are still required to make your minimum payment. HSBC Bank reserves the right to change or terminate Points accumulation at any time without prior notice to the Customer (see “Other Important Information” for details).

Points Duration

Unless used or terminated under these Program Rules, Points do not expire. If there are at least 12 months of inactivity (18 months for California residents) on your HSBC Premier World Mastercard®, HSBC Bank reserves the right to close your Account.

If HSBC Bank closes your Account due to inactivity, all of your accumulated Points are immediately forfeited and will not be available for redemption, unless otherwise disclosed.

If you close your Account or if you are no longer an HSBC Premier World Mastercard® customer, all of your accumulated Points will be forfeited immediately and will not be available for redemption, unless otherwise disclosed.

If your Account is closed by HSBC Bank because it is not in Good Standing, all of your Points will be forfeited immediately and will not be available for redemption (see “Good Standing” for details).

If HSBC Bank terminates the Program and your Account is in Good Standing, you will have a reasonable period of time to redeem accumulated Points (and in any event no more than 365 days) from the date the Program termination is announced.

If you are no longer an HSBC customer, you are no longer eligible for this Program. At such time as you become ineligible, your Account will be closed and your Points will be forfeited, unless otherwise disclosed.

Points Combination

Points from multiple HSBC Rewards Programs or other accounts issued by HSBC Bank may not be combined or pooled for redemption. When redeeming Points, you may use Points from only one HSBC Rewards Program Account for redemption. Any person whose name is included on the HSBC Rewards Program account may redeem Points. HSBC Bank is not responsible and bears no liability for disagreements between participants concerning use of Points accumulated in an HSBC Rewards Program account.

Points Transfer to Other Parties

Points may not be transferred to others for redemption. Points are not the property of the participant in the Program. Points may not be brokered, bartered or sold, and may not be transferred as part of a domestic relations matter.

Tax Liability

As the primary holder of the HSBC Premier World Mastercard® credit card Account, you are solely responsible for the determination and payment of income or other tax liability related to participation in this Program. HSBC Bank does not make any representations as to the Program participants’ current or future tax consequences as a result of the credit, transfer, use, redemption, termination or disposition of Points.

Purchases Eligible to Earn Points

Your HSBC Premier World Mastercard® purchases are eligible for Points if they are made for your personal, family or household use. You may make eligible purchases anywhere your HSBC Premier World Mastercard® credit card is accepted.

The eligible merchant purchase categories that you can earn 2 Points on are:

Airlines are classified as merchants designated as air carriers and airlines.

Hotels and Motels are classified as merchants that provide lodging, and includes establishments such as “bed and breakfast” and other inns, resorts, cabins, and hostels.

Travel Agencies are classified as merchants that primarily provide travel information and booking services. Such merchants act as agents on behalf of travelers in booking and ticketing air, land, or sea transportation or lodging accommodations, including plane flights, bus tours, sea cruises, car rentals, rail transportation, and lodging.

Tour Operators are classified as merchants that arrange and assemble tours for sale through a travel agent or directly to the consumer.

Cruise Lines are classified as merchants that provide passenger transportation on the open seas or inland waters for the purpose of vacation or pleasure. Such merchants typically offer food, entertainment, and cabin accommodations inclusive in the fare, and operate predefined and advertised routes.

Bus Lines are classified as merchants that provide passenger bus transportation services that operate on a regular schedule over predetermined routes.

Automotive and Vehicle Rentals are classified as merchants that provide short-term or long-term rentals of cars, trucks, vans, or utility trailers.

Truck Rentals are classified as merchants that provide short-term rental or long-term leasing of trucks, vans, or utility trailers used for moving or hauling, and are rented on a do-it-yourself basis.

Boat Rentals are classified as merchants that primarily provide boat rental and leasing services, including fishing boats, non-crew houseboats, sail boats, powerboats, jet skis, and yachts.

Motor Homes and Recreational Vehicles are classified as merchants that rent motor homes, RVs, pop-up campers, tent trailers, and other recreational vehicles on a daily, short-term, or extended-term basis.

Campground and Trailer Parks are classified as merchants that provide overnight or short-term campsites for recreational vehicles, trailers, campers, or tents.

Automobile Parking Lots and Garages are classified as merchants that provide temporary parking services for automobiles, usually on an hourly, daily, or monthly contract or fee basis.

Bridge and Road Fees/Tolls are classified as merchants that collect fees associated with toll roads, highways, and bridges.

Trains are classified as merchants that provide local and suburban mass passenger transportation over regular routes and on regular schedules, including railway commuter transportation.

Railroads are classified as merchants that provide long-distance passenger transportation which may or may not include overnight accommodations on the train during long distance travel.

Ferries are classified as merchants that provide local and suburban mass passenger transportation over regular routes and on regular schedules.

Limousines and Taxicabs are classified as merchants that operate passenger automobile transportation services that do not operate on a regular schedule or an established route.

Transactions Not Eligible for Points Accumulation

Any Points accumulated through purchases for business or commercial use are subject to forfeiture. Other purchases and transactions not eligible for Points accumulation include:

- Purchases that are returned or are to be credited to your Account.
- Cash Advances.
- Checks.
- Automated Teller Machine (ATM) withdrawals.
- Interest charges, Finance charges, fees and certain other non-product/service transactions.
- Balance Transfers.
- Overdrafts.

Statements

Your HSBC Rewards Points balance is displayed on your monthly periodic billing statement, which will reflect any Points posted as of the date your statement was produced.

If there is no activity and no balance on your HSBC Premier World Mastercard® Account, you will not receive a monthly periodic billing statement and you may not receive information concerning your accumulated Points. If you have questions about your Points or redemption levels, or to obtain current Program information, please contact our HSBC Premier Rewards Department at **1-888-385-8916** or visit us online by logging into your Personal Internet Banking Account at us.hsbc.com. You may also write to the HSBC Premier Rewards Customer Care Department, P.O. Box 9, Buffalo, NY 14240. Information about an HSBC Premier World Mastercard® or Program will only be provided to persons named on the Account. If you have any questions regarding your HSBC Premier World Mastercard®, contact HSBC Bank at **1-888-385-8916** or online at us.hsbc.com.

Redemptions

You can redeem your Points for available redemption options stated below and at any time consistent with these Program Rules. Points cannot be offset against the Customer's Account obligations to HSBC Bank.

HSBC Bank reserves the right to increase or decrease required Point redemption amounts at any time without prior notice to the Customer. To view the latest redemption options and Point redemption amounts, as well as to redeem your points, please call the HSBC Premier Rewards Department at 1-888-385-8916 or log in to your Personal Internet Banking Account at us.hsbc.com.

Gift Cards and eGift Cards will have terms and conditions, and you must use the Gift Cards or eGift Cards according to their restrictions, limitations and/or blackout periods (see "Points Redemption for Gift Cards/eGift Cards" for details).

For travel-related options, you will be responsible for making reservations according to applicable terms and conditions. Except as specified below or on a Gift Card or eGift Card, redemption options have no cash or other value and may not be combined with other redemption options, offers or discounts.

Points Redemption for Cash (You have three (3) redemption options)

(Pay with Rewards)

To offset a purchase by redeeming for a statement credit through Pay with Rewards, the purchase must appear on your transaction history within the last 90 days on the HSBC Rewards site. The statement credit will be applied to your HSBC Premier World Mastercard® Account. You may redeem Points for the full amount of your eligible purchase. Point redemptions are reflected as soon as the next business day in your HSBC Rewards Account and, on a monthly basis, as credits on your monthly credit card statement. There is no annual or lifetime maximum on the amount of statement credits that can be applied to your Account. Any request for statement credit redemption is final and cannot be revoked.

Note: An "ineligible purchase" means cash advances, interest and financing charges, fees, credit or debit adjustments and any amount other than purchases that may be charged to your Account with your card or checks. We may establish other qualifying and non-qualifying transactions from time to time. Point redemptions through Pay with Rewards do not count towards your monthly minimum payment on your HSBC Premier World Mastercard® Account. You are responsible for paying the minimum amount which appears on your monthly Account statement, unless the statement credit brings your balance to zero..

(Statement Credit)

If you redeem for a statement credit, it will be applied to your HSBC Premier World Mastercard® Account. There is no annual or lifetime maximum on the amount of statement credits that can be applied to your Account. Any request for statement credit redemption is final and cannot be revoked.

(Direct Deposit)

If you select cash back as a direct deposit, only HSBC Bank USA, N.A. consumer checking and savings accounts in your name alone or as a joint account holder are eligible. Ineligible HSBC deposit accounts include, but are not limited to, Certificates of Deposit, commercial deposit accounts, fiduciary accounts, and special purpose accounts. For the latest Terms & Conditions and eligibility details, call or visit us online.

Deposit products are offered in the U.S. by HSBC Bank USA, N.A. Member FDIC.

Points Redemption for Annual Fee Reimbursement

The Program grants you the option to redeem Points toward a statement credit at a preferential rate to cover your Annual Fee if you possess the requisite number of Points.

To redeem for an Annual Fee Reimbursement, the transaction must appear on your transaction history on the HSBC Rewards site.

Points Redemption for Travel

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Premier Rewards Department at **1-888-385-8916**.

HSBC Travel is operated in conjunction with Priceline ("Travel Provider"), an independent third-party provider under contract with Engage ("Program Administrator") to provide travel services for HSBC Bank. HSBC Travel enables Customers to shop for and book Travel related services such as airfare, hotel, car rental and related Travel activities ("Bookings"). Bookings are available from select suppliers directly on the Site and processed by Priceline. All Bookings are subject to availability.

Travel transactions made through HSBC Travel will be governed by this Agreement and Priceline's Terms and Conditions and Privacy Policy (found, respectively, by logging into your HSBC Rewards account at us.hsbc.com and at www.priceline.com/privacy). Accordingly, prior to concluding a transaction through HSBC Travel, you will be prompted to accept Priceline's Terms and Conditions and Privacy Policy and must do so to conclude your HSBC Travel transaction. Neither HSBC Bank nor the Program Administrator will be a party to any such transactions entered into between you and the Travel Provider; thus, you must direct your comments, complaints or inquiries regarding any such transactions to the Travel Provider. Neither HSBC nor the Program Administrator has control over, and neither assumes responsibility for, the Travel Provider's policies or practices or the content and services offered on and through its website. BY ACCESSING AND USING HSBC TRAVEL, YOU EXPRESSLY RELEASE HSBC BANK AND THE PROGRAM ADMINISTRATOR FROM ANY AND ALL LIABILITY ARISING FROM ACCESS AND USE OF HSBC TRAVEL AND/OR TRAVEL PROVIDER'S WEBSITE INCLUDING LIABILITY IN RESPECT OF YOUR TRANSACTIONS THEREON, TRAVEL PROVIDER'S SERVICES, AND THE CONTENT DISPLAYED AND/OR DISTRIBUTED BY TRAVEL PROVIDER. All questions related to Bookings made via HSBC Travel must be addressed directly with the Travel Provider. Instructions on how to make a Booking can be found in the HSBC Rewards FAQ.

The number of Points available in your Account for redemption, together with their corresponding value in US dollars, will be displayed on your screen while you are shopping on the HSBC Travel website; however, YOU MUST PAY FOR YOUR PURCHASE OF EACH TRAVEL BOOKING USING YOUR ELIGIBLE HSBC CREDIT CARD. The value of the Points you choose to redeem towards your purchase will be credited to your Account as a statement credit. Accordingly, at checkout, you will be provided with the total purchase price of your Booking (including applicable fees, taxes and shipping charges) and prompted to choose the number of

Points you want to redeem towards your purchase (you may redeem Points for between 0 and 100 percent of your purchase), although payment must be made in full with your eligible HSBC credit card. The amount of Points you redeem will be deducted from your Account upon payment at checkout.

Please note: Your ability to pay for a Booking will be limited by the available credit on your HSBC credit card regardless of the number of Points in your Account. Any fees or charges above and beyond the value of the Points redeemed by you at check-out will be your responsibility and charged to your HSBC credit card, and no statement credit will be provided to you for such fees and charges.

Within 48-72 hours of your purchase you will receive a credit on your HSBC credit card statement reflecting the value of the Points you redeemed.

There is currently no ticketing fee associated with booking reward Travel through the Travel Provider's website. A \$30 Travel Booking Fee applies to each travel category booked by telephone agent with the Travel Provider (e.g. a booking made by telephone consisting of (1) air tickets, (2) hotel rooms, and (3) car rental would result in a \$90 Travel Booking Fee). Any reservation changes made by telephone agent will incur a \$30 Reservation Change Fee.

Customer is responsible for all airline-related fees which include but are not limited to facility charges, segment fees, ticketing, taxes, customs, baggage, security, fuel surcharges and other government imposed fees; and any expedites, special requests and exceptions.

Customer should reconfirm flight reservations at least 24 hours prior to departure. Customer must have valid Government-issued ID for airport check-in. Additional identification may be required for travel outside of the United States and is the Customer's responsibility. Customer is also fully responsible for verifying all safety and security conditions for each destination selected. Airline ticket must be issued at the time of booking. Airline tickets cannot be redeemed for cash and have no cash value.

Customer is responsible for reading, accepting and adhering to terms and conditions for airline ticket, hotel, and car rental at time of booking through HSBC Travel.

HSBC Bank, the Program Administrator, the Travel Provider and their affiliates are not responsible for the performance of airlines or any provider of service, including but not limited to delivery, bankruptcy, changes, etc., for any service under this Program. In the event that an airline ceases flying and tickets sold for future travel are not picked up and honored by other airlines, the tickets will not be refunded by HSBC Bank, the Program Administrator, the Travel Provider or their affiliates. In this situation, there will also be no Rewards Points credits granted.

All reservations and air ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability. Additional restrictions may apply.

No cash or credit will be given for any unused portion of the ticket.

Booking Confirmation, Fulfillment and Inquiries

The Travel Provider will send you an automated notification email for every completed Booking. All airline ticket travel issued through the Travel Provider will be issued as E-tickets. If you do not receive a confirmation email for Booking information within 24 hours, please contact Priceline at **1.877.477.7441**. You will receive an email confirmation from noreply@mail.rewards.us.hsbc.com showing the number of Points you redeemed for any Booking you made. You may also receive an email confirmation and/or Booking instructions directly from the supplier for your Booking. The email confirmations should be printed and saved for your records. Although you will pay for your Bookings through the Site, all Bookings will be handled directly by the Travel Provider. Neither HSBC nor Program Administrator will be responsible for any delays or issues in Bookings.

You must contact Priceline directly with any inquiries you may have about the Bookings you make through HSBC Rewards Travel, including if the Booking is unsatisfactory or not provided to you on time or at all, by contacting Priceline at **1.877.477.7441**. If your inquiry is in regard to a specific Booking, you may call Priceline using the telephone number shown in your Booking confirmation.

Cancellations, Changes, and Refunds for Online Travel Rewards

All cancellations, changes and refunds are handled by the Travel Provider. The Travel Provider's cancellation/refund policy shall govern these requests. Restrictions and limitations may apply. The cancellation policy is displayed during your check-out process and on your Booking confirmation. IF THE SUPPLIER AGREES TO REFUND YOUR BOOKING, YOU WILL RECEIVE THE FULL AMOUNT OF THE PURCHASE PRICE (WHICH WILL INCLUDE APPLICABLE FEES, TAXES AND SHIPPING CHARGES BUT WILL BE REDUCED BY ANY APPLICABLE CANCELLATION OR REFUND FEES) AS A CREDIT ON THE HSBC CREDIT CARD YOU USED TO MAKE YOUR PURCHASE. YOUR POINTS ACCOUNT WILL NOT BE CREDITED WITH ANY POINTS REGARDLESS OF THE NUMBER OF POINTS REDEEMED BY YOU TOWARDS SUCH BOOKING. You should receive such credit within 48-72 hours of receiving confirmation from the Travel Provider that you are entitled to a refund.

Rewards for Miles

Rewards for Miles Terms and Conditions

- Customers who wish to participate in HSBC Premier World Rewards for Miles ("Rewards for Miles") must first become a member of a participating airline frequent flyer/reward program, and obtain a frequent flyer/reward program number for each airline to which they would like to redeem Points for frequent flyer/reward program miles.
- Only HSBC Premier World Mastercard® and HSBC Premier World Elite Mastercard® customers ('Customers') are eligible to participate in Rewards for Miles.
- Customers whose HSBC Premier World Mastercard® credit card Accounts ('Accounts') are valid and in good standing will be eligible to transfer Points to a participating airline's frequent flyer/reward program account.
- Timing for the redeemed Points to be converted to miles and posted to the Customer's airline frequent flyer/reward program account may vary by airline.
- The conversion rate of Points for participating airline frequent flyer/rewards may vary by airline frequent flyer/ reward program.

- Once Points are transferred to an airline frequent flyer/ reward program, they will be immediately deducted from your available Points balance. Points cannot be transferred to another participating airline's program.
- HSBC Bank assumes no responsibility for Points transferred to any airline reward program account, or for the actions of any participating airline in connection with its reward program or otherwise.
- Customers may transfer Points to any participating airline frequent flyer/reward program account providing all information submitted matches the airline frequent flyer/ reward program account held by the participating partner. Incomplete or inaccurate information cannot be processed.
- All questions or disputes regarding eligibility for redemptions within the Program or the use of Rewards for Miles will be decided by HSBC Bank at its sole discretion.
- Fraud and abuse in relation to the earning and transfer of Points to the Program or Rewards for Miles may result in the forfeiture of accumulated Points, as well as the cancellation of a Customer's credit card(s).
- The Customers are subject to, and must comply with, the rules of the airline frequent flyer/reward program(s) of the participating airline(s) frequent flyer/reward program in which they are enrolled. It is the sole responsibility of the participating airline's reward program to provide the Customer a copy of the relevant program rules upon his/her enrollment in their frequent flyer/reward program.
- A participating airline frequent flyer/reward program may change its program rules, including regulations, policies, benefits and conditions of participation or mileage levels, in whole or in part at any time with or without notice, even though changes may affect the value of the free mileage already accumulated.
- Airline reward program participation in Rewards for Miles is subject to change upon notice.
- HSBC Bank reserves the right to change the terms and conditions herein and Rewards for Miles at any time upon notice.
- There is currently no minimum or maximum number of Points that can be transferred using Rewards for Miles.
- By participating in Rewards for Miles, the Customer specifically authorizes HSBC Bank to share only the specific customer information necessary to complete the mileage exchange.
- In the event the participating airline frequent flyer/reward program is unable to identify the Rewards for Miles request and cannot apply the corresponding miles to the requested account, HSBC Bank will use its best efforts to identify and resolve the issue, which may include contacting the Customer. This may delay the posting of miles to the requested airline program account. If the issue cannot be resolved, the Points deducted for the Rewards for Miles transaction will be added back to the Customer's Program account at HSBC Bank.
- Submission of a request to transfer Points to airline miles in Rewards for Miles will constitute complete acknowledgment and acceptance of the terms and conditions associated with participation in Rewards for Miles. In addition, the Customer specifically authorizes HSBC Bank to share only the specific customer information necessary to complete the mileage exchange.

Points Redemption for Gift Cards/eGift Cards

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Premier Rewards Department at **1-888-385-8916**.

- Certain Gift Cards/eGift Cards may require a minimum purchase from the participating merchant.
- Gift Cards/eGift Cards are not exchangeable, refundable, or redeemable for cash or credit under any circumstances and are not replaceable in the event of loss, destruction after issuance or expired (if applicable).
- Gift Cards/eGift Cards are void if altered or where prohibited by law. The Gift Card/eGift Cards must be presented in its original form for exchange requests. The Gift Card/eGift Cards cannot be damaged or altered in any way.
- Gift Cards/eGift Cards can be discontinued at any time, without advance notice.
- NOTE: Complete Reward restrictions are listed on the back of the Gift Cards/eGift Cards. For specific details prior to redemption option order, including certificate expiration date, if applicable, call the HSBC Premier Rewards Department at **1-888-385-8916**.
- If you plan to travel and have a question about the use of a Gift Card/eGift Cards outside of the United States, we recommend contacting the merchant directly.

Gift Card/eGift Card merchants are in no way affiliated with HSBC Bank, nor are merchants considered sponsors or co-sponsors of this Program. Use of merchant names and/or logos are by permission of each respective merchant and all trademarks are the property of their respective owners. Terms and conditions are applied to Gift Cards/eGift Cards which can be found for each merchant in the online rewards catalog. Please see the merchant's Gift Cards/eGift Cards website for additional terms and conditions, which are subject to change at merchant's sole discretion, if permitted by law.

Points Redemption for Charity

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Premier Rewards Department at **1-888-385-8916**.

Customers can redeem Points for a CharityChoice Gift Card, which allows you to donate the value of the Gift Card to one of over 1,000 major charitable organizations.

Terms & Conditions for the CharityChoice Card

Not redeemable for cash or merchandise. Never expires. CharityChoice Gift Cards is a project of Special Kids Fund (501c3, EIN 58-2550249). Special Kids Fund receives a modest 10% admin fee, which is deducted prior to the quarterly allocation of the funds to the charities. Funds are distributed to each of the designated charities in one payment, as a bulk allocation. Keep confirmation of your charity designation and verification of your order from your rewards program for your records. Ask your tax advisor as to your eligibility for a tax deduction.

Participating charitable organizations are in no way affiliated with HSBC Bank, nor are they considered sponsors or co-sponsors of the Program. Use of charitable organization names and/or logos are by permission of each respective charitable organization and all trademarks are the property of their respective owners.

Points Redemption for Merchandise

View the latest redemption options by logging into your Personal Internet Banking Account at us.hsbc.com or by calling the HSBC Premier Rewards Department at **1-888-385-8916**.

All merchandise is subject to limited availability, and to the terms, conditions and restrictions imposed by suppliers. New items may replace certain selections, and certain items may be discontinued at any given time. Merchandise shown in the online rewards catalog may not necessarily reflect exact colors or models of actual redemption options. The Customer will be notified if an ordered merchandise item or Gift Card has been discontinued.

All merchandise is manufactured by independent suppliers, who may or may not issue standard warranties for their merchandise. Merchandise available in the Program may require assembly and/or batteries. Installation of merchandise is not included (unless indicated in the redemption option descriptions). Some merchandise items may require that the Customer provide, or arrange to provide, assistance when unloading. In case of items requiring truck delivery, the Customer should notify the supplier to determine the scheduled delivery date. If the Customer order consists of multiple items, please be advised that all items may not be delivered at the same time.

Shipping Charges and Delivery

When applicable, Rewards will be sent by First Class Mail, UPS or other carrier to the Customer's billing address or other address specified by the Customer. Deliveries cannot be made to rural routes. Gift Cards can be delivered to post office boxes but only select other redemption options may be eligible for post office delivery to military addresses, FPO, APO or to post office boxes. Only Gift Cards, but not Merchandise, can be delivered to a Post Office Box. Large products typically are shipped via common carrier truck lines that provide curbside delivery only. Shipping time will depend on the redemption option requested and generally takes seven (7) to ten (10) business days after HSBC Bank receives, verifies and processes the Customer's request. eGift Cards will be sent to the Customers within approximately twenty-four (24) hours after receipt of order. We will attempt to notify you if your items cannot be shipped within these time periods. Delivery dates are not guaranteed although orders made after December 1 are not likely to be delivered in time for the holidays. To obtain more specific shipping information and delivery times, simply check online or contact our Rewards Department. HSBC Bank, the Program Administrator, and their affiliates are not responsible for merchandise items that are lost, stolen or destroyed. Normal shipping charges from point of origin to point of delivery are prepaid. In the event that a shipment is sent in error, the Customer should pay and provide a copy of the paid receipt, to HSBC Bank for reimbursement. If a Customer returns an item that is not damaged or defective, shipping costs for merchandise items are the responsibility of the Customer.

HSBC Bank and the Program Administrator reserve the right, in their discretion, to refuse to ship items purchased through the Program to certain addresses. In the event that we choose not to ship an item to you, we will attempt to notify you by email and the total amount of Points charged will be credited back to your Account.

Incorrect or Damaged Goods

Most deliveries occur without damage; however, in the rare event the Customer should find damage or receive an incorrect item, THE CUSTOMER SHOULD CONTACT HSBC PREMIER REWARDS DEPARTMENT AT 1-888-385-8916 IMMEDIATELY. ALL DAMAGE MUST BE REPORTED WITHIN 24 HOURS OF DELIVERY, REGARDLESS OF DELIVERY METHOD. ANY AND ALL DAMAGE SHOULD BE NOTED ON ALL COPIES OF THE DELIVERY RECEIPT. FAILURE TO DO SO MAY VOID ANY AND ALL CLAIMS WHICH COULD AFFECT THE REPLACEMENT OF MERCHANDISE, REFUND OR CREDIT. REPLACEMENT ORDERS FOR INCORRECT OR DAMAGED MERCHANDISE WILL BE PROCESSED IMMEDIATELY UPON RETURN RECEIPT OF THE ORIGINAL MERCHANDISE.

Return Policy

If your item is defective or damaged when delivered to you, or if an incorrect item is delivered to you, please notify us within seven (7) calendar days of such delivery and we will accept its return. You must return the item with its original packaging, together with all original manuals, cords, and accessories. If you otherwise are not satisfied with your product, please notify us within fourteen (14) calendar days of delivery and we will accept its return. You must return the item, in its original packaging, together with all original manuals, cords, and accessories. In the event that a returned order is missing original materials, in our sole discretion, we may choose to reject the return or deduct the value of the missing materials from the total Points refund amount. For defective items or incorrect shipments, the return shipping charges will be covered by HSBC. Otherwise, return shipping charges are your responsibility and will be calculated depending on the size and weight of the Merchandise and your location. If the item is defective and you want to return it more than seven (7) calendar days after delivery, please contact the manufacturer directly for repair or replacement under warranty. You may also contact us if you require any further assistance with the return of your product. Apple product purchases are final and cannot be returned. For any and all Apple product defects, you must contact Apple Care or visit an Apple store for assistance.

PLEASE NOTE THAT THESE ITEMS CANNOT BE RETURNED: All gift cards, Apple products, jewelry, watches, sunglasses, cosmetics, health and personal care items (e.g., razors, shavers, epilators, flat irons, curlers, massagers, toothbrushes, shower heads), baby products (e.g., car seats, strollers containing car seats, diapers, breast pumps), perishable goods, Soda Stream machines, hazardous goods, barbecues, bedding, pillows, sheets, books, motorized vehicles, phones, headphones, clothing, opened CDs/DVDs/games, copyrighted materials such as sheet music, refurbished products, quantity or special buy items. Clearance items cannot be returned unless they are defective or the incorrect item was shipped.

Customers choosing to return merchandise should contact the HSBC Premier Rewards Department at **1-888-385-8916**.

Shopping Cart

Merchandise orders that you place in your shopping cart are only pending orders. Pending orders are not shipped, and Points are not deducted from your Account until your order is confirmed. To update your Merchandise quantity and selections in your shopping cart, follow the prompts and then select "Update Cart." To remove an item from your cart, click on the "Remove" button next to the item name. All items left in your shopping cart will be removed when you sign out or when your account times out.

Participating merchants are in no way affiliated with HSBC Bank, nor are the merchants considered sponsors or co-sponsors of the Program. Use of merchant names and/or logos are by permission of each respective merchant and all trademarks are the property of their respective owners.

Warranty Information

HSBC Bank, Program Administrator, and their respective parents, subsidiaries and affiliates make no guarantees, warranties or representations of any kind, expressed or implied, with respect to such services, goods, and/ or items, and shall not be liable for any loss, expense, accident or inconvenience that may arise in connection with the use of such services and/ or items, or as a result of any defect in or failure of such services and/or items.

ENGAGE, HSBC BANK, AND THEIR RESPECTIVE PARENTS, SUBSIDIARIES AND AFFILIATES SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Address Changes

If you wish to make a physical or e-mail address change, you may contact the HSBC Premier Service Center at **1-888-385-8916**, or call from anywhere in the world at **1.716.841.6866**. Or, you may submit the change in writing to: HSBC Premier World Mastercard® Customer Care Department, P.O. Box 9, Buffalo, NY 14240. You must include your HSBC Premier World Mastercard® Account Number and your signature.

Other Important Information

Redemption Options: All redemption options are subject to availability and the rules and restrictions of suppliers. Points may not be combined with discounts, other promotions, or other rewards programs offered by any entity, including airline or credit card programs in the U.S. or abroad. Redemption options may be substituted or discontinued at any time.

HSBC Bank, Program Administrator and the Travel Provider specifically disclaim any liability (whether based in contract, tort, strict liability or otherwise) for any direct, indirect, incidental, consequential, or special damages arising out of or in any way connected with access to or use of the website (even if HSBC Bank, Program Administrator and the Travel Provider have been advised of the possibility of such damages) including liability associated with any viruses which may infect a user's computer equipment. HSBC Bank, Program Administrator and the Travel Provider do not maintain any control over the manufacturers of awards merchandise, the issuers of gift cards or over the personnel, equipment or operations of any air, water or surface carrier, ship line, transportation company, hotel, restaurant, tour company, or other person or entity providing travel services, general services, gift cards, products or accommodations as an award, or any other supplier, because all suppliers offering products and/or services through the rewards program are independent contractors. Accordingly, HSBC Bank, Program Administrator and the Travel Provider do not make any guarantees, warranties or representations of any kind, expressed or implied, with respect to products, services or merchandise, nor do HSBC Bank, Program Administrator and the Travel Provider accept any liability for any loss, expense, damage or injury incurred as a result of any defect in or failure of such items. HSBC BANK, PROGRAM ADMINISTRATOR and THE TRAVEL PROVIDER SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. HSBC Bank, Program Administrator and the Travel Provider shall not be liable for any injury, damage, loss, expense, accident, delay, inconvenience or irregularity which may be caused or contributed to: (1) by any wrongful, negligent or unauthorized act or omission on the part of any supplier of a reward offering; (2) by any defect in or failure of any vehicle, equipment, instrumentality, service, product, or accommodation which is owned, operated, furnished, sold or otherwise used by any such supplier; (3) by any wrongful, negligent or unauthorized act or omission on the part of any other person or entity not under our direct control; (4) the bankruptcy of any air or other travel carrier or any retailer issuing gift cards; and/or (5) by any other cause, condition or event whatsoever beyond our direct control. In no event will HSBC Bank, Program Administrator and the Travel Provider be liable for any punitive, special, indirect, or consequential damages.

Retailer and Other Third-Party Websites

Each retailer or other supplier is responsible for its own merchandise and HSBC Bank, Program Administrator and the Travel Provider do not endorse or take responsibility for the quality or functionality of merchandise offered on any retailer's or other supplier's website. Further, while we facilitate your use of Points to make or receive a credit for purchases from participating retailers and other suppliers through Program, if you choose to visit a retailer's or other supplier's e-commerce site, whether by accessing it through a link on the Program website or otherwise, such retailer or other supplier will be responsible for all aspects of a purchase from such site, including order processing, order fulfillment, shipping and handling, billing and payment and customer service. HSBC Bank, Program Administrator and the Travel Provider will not be parties to any such transactions entered into between you and such retailer or other supplier; thus, in respect of any such purchases, you must direct your comments, complaints or inquiries regarding your purchases to such retailer or other supplier. All rules, policies (including privacy policies) and operating procedures of Retailers will apply to you while you are shopping on their sites, whether through the Program or otherwise.

The Program website may contain links to other third-party websites that are not owned or controlled by HSBC Bank, Program Administrator and the Travel Provider. HSBC Bank, Program Administrator and the Travel Provider not have control over, and neither assumes responsibility for, the policies or practices of any such third parties or the content and services offered on and through their websites. In addition, HSBC Bank, Program Administrator and the Travel Provider will not or cannot censor or edit the content of any third-party website (including that of any retailer or other supplier). By accessing the Program website, you expressly release HSBC Bank, Program Administrator and the Travel Provider from any and all liability arising from your access to and use of any retailer and other third-party website and the content displayed and/or distributed thereon. Accordingly, we strongly encourage you to be aware when you leave the Program website and enter a retailer or other third-party website, and to read the terms and conditions (including any privacy policy) of each such website that you visit.

Audits: HSBC Bank reserves the right to audit the HSBC Premier World Mastercard® Account for compliance with these Program Rules. In the event the audit reveals discrepancies, the processing of Points may be delayed until such discrepancies are resolved.

Changes: HSBC Bank may, from time to time, or at any time, change, add or remove provisions from the Program Rules, restrictions or benefits, or the way Points are reported, in whole or in part, with or without notice to you. Redemption levels and availability are subject to change without prior notice. You understand and accept that we can make changes to what you can get with your Points at any time and availability of any specific items is not guaranteed. For current Redemption levels and availability, go to your Personal Internet Banking Account at [us.hsbc.com](https://www.us.hsbc.com) or call the Rewards Department at **1-888-385-8916**. You may also request the latest Program Rules by contacting the HSBC Premier Rewards Department at **1-888-385-8916** or by logging into

your Personal Internet Banking Account at us.hsbc.com.

Termination: The HSBC Premier World Rewards Program has no predetermined termination date. HSBC Bank may terminate the Program or portions thereof at any time, 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 accumulated Points.

HSBC Bank and/or Engage are responsible for operation and administration of the HSBC Premier World Rewards Program.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

< Return to page 1

Inquiry hotline
888.662.HSBC (4722)
[hsbcpremierusa.com](https://www.hsbcpremierusa.com)

Mastercard® Guide to Benefits for Credit Cardholders



HSBC Premier World Mastercard

Important information. Please read and save.

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

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 World Mastercard® card and "Cardholder" refers to a Mastercard® cardholder.

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 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 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**.

Burglary means the taking of unattended personal property owned by you, from your registered hotel or motel room by **forcible entry**.

Cardholder means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing.

Carry-on luggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a **common carrier** by you.

Checked baggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**.

Checked luggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**.

Common carrier means an air, land, or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. **Common carrier** does not include helicopters, taxis rental cars, hired cars, and private and contract carriers.

Covered Card means the Mastercard® card linked to your **Eligible Account**.

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.

Delay means baggage (including personal/business articles and/or effects contained within) that is not delivered to you within six (6) hours after arrival at your scheduled destination.

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 expense(s) means reasonable and necessary attorney fees or court costs associated in removing any civil suit wrongful brought against you as a result of **identity fraud** or any suit brought against you by a creditor or collection agency or other entity for non-payment of goods and/or services as a result of **identity fraud**, actual U.S. wages **lost** due to time off relating to efforts in resolving your **identity fraud** issues, loan applications fees, notarizing affidavits or other similar document cost, long distance telephone cost, and postage cost you may have incurred as a direct result of **identity fraud**.

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.

Forcible entry means that access to your hotel or motel room that has been gained by breaking and entering a locked door, window, or any other opening.

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.

Identity fraud means the use of your name, address, Social Security number (SSN), bank, or credit card account number, or other identifying information without your knowledge to commit fraud or deception.

Loss means the **eligible expenses** related to your **identity fraud**.

Lost means luggage (including personal property contained within) that is missing for 10 consecutive days and whose whereabouts are unknown to you or the **common carrier**.

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.

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.

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.

Stolen (Cellular) 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.

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.

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ShopRunner

Program Description:

ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited free two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home, gifts and more. Retailers include Neiman Marcus, Lord & Taylor, American Eagle, Tory Burch, Calvin Klein, Kate Spade, 1-800-Flowers.com and many more.

Eligibility:

To be eligible for a free ShopRunner membership, you must be a valid World Mastercard **cardholder** who holds a Mastercard issued by a U.S. financial institution.

How to use the ShopRunner benefit:

- Create a ShopRunner account on the www.shoprunner.com/mastercard website.
- Shop at the participating merchants from the merchant site, from the links on the ShopRunner site, or from the ShopRunner mobile app.
- Once you are logged into your account, the free shipping benefit is applied, provided the item is eligible for free shipping.
- ShopRunner members also enjoy free return shipping on their orders placed with ShopRunner.

Terms and Conditions:

Full Terms & Conditions are found at www.shoprunner.com/terms/sr/

- ShopRunner members are entitled to free two-day shipping on all eligible purchases as well as free returns.
- Shipping:
 - o Eligible items will ship within 2 business days via shipping partners like UPS and FedEx. ShopRunner only ships to physical addresses in the United States, including, in most cases, Alaska, Hawaii and Puerto Rico, but in some cases, certain regions cannot be reached in two days. Any shipment to a PO Box, APO/FPO/DPO or international address is excluded from the ShopRunner program.
 - o Items that are eligible for ShopRunner benefits will be designated on the Retailer's site. ShopRunner is only available for certain online purchases and certain products on a Retailer's site, and ShopRunner may not be available on all web browsers (e.g., mobile websites, smart phone mobile or tablet applications). Certain Retailers may require a minimum aggregate order value in order for an order to be eligible for ShopRunner benefits.
- Returns:
 - o For returns of eligible items, ShopRunner members must follow the Retailer's return policies and instructions.

- o In the event that a merchant who participates in the ShopRunner service offers free return shipping, the **cardholder** will return the ShopRunner eligible item through the merchant's standard process.
- o For returns of eligible items purchased via the ShopRunner service, for which the merchant does not offer free return shipping, ShopRunner will provide **cardholder** with a postage-paid return label that can be used to return items back to the merchant. To obtain your ShopRunner pre-paid return label simply sign in to the My Account section on **www.shoprunner.com**. Next to each ShopRunner eligible order there is a link to generate a pre-paid return label. Print the label, affix it to your return packaging and follow the rest of the Retailer's return instructions.

onefinestay

Program Description:

onefinestay provides access to over 10,000 high-end rental homes around the world. The local guest services team welcomes you at the home and is available 24/7. Each home is stocked with high quality sheets, towels and toiletries.

Cardholders receive a 10% discount on all onefinestay bookings. You will also receive free Wifi and a complimentary iPhone, with free local calls and data, to use during your stay.

Eligibility:

To be eligible for the 10% discount, you must be a valid World Mastercard **cardholder** who holds a Mastercard issued by a U.S. financial institution.

How to use the onefinestay benefit:

- Go online to **www.onefinestay.com/mastercard** to book directly using a promo code provided by the issuer, or call the Mastercard or issuer's concierge. The concierge can help provide information on onefinestay and can transfer you to onefinestay for further questions or booking.

Terms and Conditions:

Full Terms & Conditions are found at **www.onefinestay.com/terms-conditions/**

- Mastercard World cards must be used for payment to receive offer.
- **Cardholders** will be provided with a preliminary invoice at the time of booking and be required to prepay certain amounts related to such booking.
- Any additional services which are requested at the time of the booking may also be included in the preliminary invoice, which is provided before prepayment, and onefinestay reserves the right to demand payment in advance for any additional services used during a booking.
- If a **cardholder** cancels a booking within 24 hours of receipt of a confirmation of booking, provided they book more than seven days prior to the stay, then they are entitled to a full refund.
- If they cancel a booking more than 14 days prior to commencement of the booking period, then they will be responsible for 50% of the full accommodation fees.

- If they cancel a booking 14 days or less prior to the commencement of the booking period, then they will be responsible for the full accommodation fees for the entirety of the booking period.
- The check-out time at the accommodation is as stated in the booking summary.

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 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 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**.

Cellular Wireless Telephone Protection

Key Terms

Please see the 'Key Terms' section for the terms used throughout this benefit.

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:

1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment to your **Covered Card**; and
2. 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 \$600 per claim for World Mastercard, and \$1,000 per **Covered Card** per 12 month period. 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 "noncontribution" clause will take precedence over a similar clause found in other insurance or indemnity language.

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 of **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:

- 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**;
- A copy of your current wireless service provider's billing statement;
- If a claim is due to **damage**, a copy of the repair estimate and photos of the **damage**;
- If the claim is due to theft, a copy of the police report filed within 48 hours of the theft; and
- Any other documentation or information reasonably requested by us to support the claim.

Please see the 'Legal Disclosure' section for all disclosures for this benefit.

Mastercard Travel & Lifestyle Services

As a World Mastercard® **cardholder**, you have access to Mastercard® Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more*. Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard® **cardholder**, you have access to a lifestyle manager that will help you plan your vacation - complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee** and Mastercard Hotel Stay Guarantee*** which deliver value and peace of mind.

* Travel & Lifestyle Services are provided by Ten Lifestyle Group plc. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

** Mastercard Lowest Hotel Rate Guarantee: If you book a qualifying 'prepaid hotel rate' or 'pay at local hotel rate' hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. To receive a refund you must submit a claim as described in the Terms & Conditions prior to your stay and at least seventy-two (72) hours before the date of your reservation check-in.

*** Mastercard Hotel Stay Guarantee: The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Ten Lifestyle Group plc, the designated travel agent for the Mastercard Travel & Lifestyle Services program at Toll Free (US) **1 800 336 6420** during your stay and a Ten lifestyle manager will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations.

Certain terms, conditions and exclusions apply. Full details are available at <https://travel.mastercard.com/us/en-us/world-elite/product/terms>.

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

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our 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.

Identity Fraud Expense Reimbursement

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. The kind of coverage you receive:

We will reimburse you for **losses** you incur as a result of **identity fraud**.

Coverage is secondary to any other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

B. Coverage limitations:

Coverage is limited to **eligible expenses**, up to \$1,000 per claim, as a result of **identity fraud**.

C. Where you're covered:

Coverage applies only to **losses** arising out of an **identity fraud** occurring within any of the fifty (50) United States of

America, Canada, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands.

D. What is NOT covered:

- An act of fraud, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any authorized representative of you, whether acting alone or in collusion with you or others.
- **Damages** or **losses** arising out of any business pursuits, **loss** of profits, business interruption, **loss** of business information, or other pecuniary **loss**.
- **Damages** or **losses** arising from the theft or unauthorized or illegal use of your business name, d/b/a/ or any other method of identifying your business activity.
- Any **lost** wages due to sickness or emotional breakdown;
- **Damages** or **losses** of any type for which the financial institution is legally liable.
- **Damages** or **losses** of any type resulting from fraudulent charges or withdrawal of cash from a debit or credit card.
- **Damages** or **loss** of any type resulting from fraudulent withdrawals from financial accounts;
- Indirect or direct **damages** or **losses** of any nature.
- Any incident involving a **loss** or potential **loss** not notified to the relevant police authority within seventy-two (72) hours from the date you had knowledge of the **loss**.
- Any costs due to **delay** in providing services, or **damages** resulting from any **delay** in services.
- **Losses** that were incurred or commenced prior to this coverage being provided to you.
- Fees or costs associated with the use of any investigative agencies or private investigators.
- Any **loss** that is not a direct result of **identity fraud**.
- Theft or **damages** of traveler's checks, tickets of any kind, negotiable instruments, cash or its equivalent, passports, or any documents.
- Authorized charges that you have disputed based on the quality of goods or services.
- Authorized account transactions or trades that you have disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.

E. What to do if you're a victim of identity fraud:

- Call **1-800-Mastercard** upon discovery of **identity fraud** to report the incident.
- Contact all major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud** to place a fraud alert on your credit report;
- File a police report in your local jurisdiction;
- File a complaint with the Federal Trade Commission (FTC). You may be requested to file a report with other agencies as necessary;
- Follow all procedures for recovery and reasonable requests for information and assistance at all institutions affected;
- Maintain a copy of all receipts, bills or other records that support your claim for an **Identity Fraud** Expense

Reimbursement payment. These records shall be kept in such manner that can accurately determine the amount of any **loss**.

- Take any other reasonable steps available to protect your identity from any further fraudulent use.

F. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must inform us or our **administrator** of an **identity fraud** case no later than sixty (60) from the date of discovery.
- Submit the following documentation within one hundred and eighty (180) days after close of your identify fraud case or the claim may not be honored.
 - o Proof that a fraud alert was placed with each major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of **identity fraud**;
 - o Copy of a police report from your local jurisdiction;
 - o Copy of results of any settlement or denial from credit card companies, banks, creditors, collection agencies, etc. concerning your **identity fraud** claim.
 - o Copy of the complaint filed with the Federal Trade Commission (FTC).
 - o Copy of all receipts, bills or other records that support your claim for an **Identity Fraud** Expense Reimbursement payment.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Note: **Identity Fraud** Expense Reimbursement is not available to residents of the state of New York.

Purchase Assurance

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:

- The actual cost of the item (excluding delivery and transportation costs).
- 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.

Baggage Delay

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 pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/or accumulated points from your **covered card**.

B. The kind of coverage you receive:

- Reimbursement for the actual cost of replacing, on an emergency basis, any personal articles (e.g., clothing, hygiene and/or grooming products) or business effects (e.g., uniforms or general office supplies) contained in your **checked baggage**, if the **checked baggage** is **delayed** in getting to you at your scheduled destination.
- Coverage begins when the baggage is checked in with the **common carrier** by you. This includes curbside check-in with facility-designated personnel.
- Coverage ends when you regain possession of your **checked baggage** from the **common carrier**. This includes curbside checkout with facility-designated personnel.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost, up to \$250 per claim, of replacing, on an emergency basis, any personal articles or business effects contained in your **checked baggage**. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. What is NOT covered:

- Plants, shrubs, animals, consumables, and perishables.
- Art objects, antique items, collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes, and film).
- Keys, travelers' checks, visas, documents of any kind, tickets of any kind (e.g. airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Property shipped as freight (including, but not limited, to automobiles and their equipment, motorcycles, gasoline or oils, and electrical free-standing motors).
- Computers, printers, or any computer related equipment.
- Rugs, cameras, radios, CD or DVD player, sporting equipment, cellular phones, or household furniture.
- **Losses** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or

detention by any government, public authority, or customs official; illegal activity or acts.

- **Losses** resulting from contamination by radioactive or hazardous substances, including mold.
- Items specifically identified or described in and/or insured under any other insurance or indemnity policy.
- Indirect or direct **damages** resulting from a **loss**.
- Any items not contained in your **checked baggage**.

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 incident or the claim may not be honored.
- Report the baggage **delay** to the **common carrier** within twenty-four (24) hours.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
 - o Receipt showing the purchase of travel tickets.
 - o Statement showing the purchase of travel tickets.
 - o **Covered card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points, if applicable.
 - o Copy of the **delayed checked baggage** report or property irregularity report that was submitted to the **common carrier** prior to leaving the terminal premises.
 - o The result of any settlement by the **common carrier**.
 - o Receipts for the covered purchases.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Boingo Wi-Fi

Eligibility:

Boingo Wi-Fi is being provided at no additional cost to eligible **cardholders**. Eligible **cardholders** will need to register by creating a Boingo account. Under selective circumstances, the Boingo Wi-Fi for Mastercard benefit may be made available to certain eligible non-Mastercard **cardholders** of Mastercard card issuers.

The Wi-Fi network service is provided by Boingo:

By subscribing for this benefit, you acknowledge that Mastercard is neither responsible for nor guarantees the quality, security, coverage or availability of Boingo's network of Wi-Fi hotspots or partners, and you agree that use of the Boingo Wi-Fi network is at your own risk.

Use of the Wi-Fi services is governed by Boingo's terms:

Your use of Boingo's Wi-Fi services is subject to Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions, including Boingo's terms of use, privacy and security policies available at www.boingo.com. You will be given the opportunity to review Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions before you enroll for a Boingo Wi-Fi for Mastercard **Cardholders** plan.

Limit of 4 Devices:

Eligible **cardholders** will be permitted to connect up to 4 devices at any time to the Wi-Fi network maintained by Boingo and its partners.

Changes to Boingo's Services & Hotspots:

Available hotspots in Boingo's network are subject to change at any time. Visit <http://wifi.boingo.com> for a current listing of hotspots.

Enrollment:

In order to access any Boingo Wi-Fi hotspot for free through the Boingo Wi-Fi Benefit Plan, eligible **cardholders** will need to first enroll in the program benefit through Boingo and create a new account with Boingo. Enrollment in the Boingo Wi-Fi for Mastercard **Cardholders** plan is limited to eligible **cardholders** only. Enrollment may not be available for up to 48 hours for **cardholders** that received a newly issued card or that have recently had the Boingo Wi-Fi benefit added to their card account. If after 48 hours, you are still unable to enroll, please contact your card issuer.

Do you have an existing Boingo plan?

If you have an existing paid Boingo subscription plan, your existing plan will not be automatically cancelled when you enroll in the Boingo's Mastercard Wi-Fi Benefit Plan. If you would like to cancel your existing paid subscription plan, call Boingo's dedicated Mastercard Wi-Fi benefit line at **+1 310-893-0177**. For local phone numbers or additional contact methods

visit <https://mastercard.boingo.com/contact-us>.

Termination and Cancellation:

This benefit is non-transferable and may be terminated for breach of any terms or conditions, as well as for abuse of your Boingo Wi-Fi account. This benefit is subject to change or cancellation without notice.

Hotel/Motel Burglary

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 pay the entire cost of the hotel or motel room with your **covered card** and/or accumulated points from your **covered card**.

B. The kind of coverage you receive:

- Reimbursement for the cost of replacing or repairing your item(s) that have been **stolen** or **damaged** resulting from a **burglary** by **forcible entry** into your hotel or motel room.
- Coverage begins when you check into (i.e., occupy the room) the hotel or motel.
- Coverage ends when you check out (i.e. vacate the room and close out the bill) from the hotel or motel. Coverage will not extend beyond the hotel or motel standard check out time.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited, to goodwill

payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost up to \$1,500 per claim to replace or repair your personal property that has been **stolen** or **damaged** as a result of a **burglary**. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. What is NOT covered:

- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Loss** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- **Loss** resulting from contamination by radioactive or hazardous substances, including mold.
- Personal property contained in the hotel or motel safety deposit box.
- Electronic equipment (including but not limited to, laptops, PDAs, video/film cameras, or hearing aids) or sporting equipment.
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, pets, consumables, and perishables.
- 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.
- 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.

F. 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 incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
 - o Receipt showing hotel/motel charges.
 - o Statement showing hotel/motel charges.
 - o **Covered card** travel point program statement showing the hotel or motel room was paid for with redeemed points.
 - o Police report from the police and hotel/motel listing the items that were **stolen**.
 - o Result of any settlement or denial by the hotel or motel.
 - o Copy of initial claim report submitted to the hotel or motel.

- o Proof of ownership of each item **stolen** (i.e. original receipts, pictures, etc.).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Lost or Damaged Luggage

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 pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/or accumulated points from your **covered card**.

B. The kind of coverage you receive:

- Reimbursement for the actual cost of repairing or replacing your **checked or carry-on luggage** and personal property contained therein that is **lost** or **damaged**.
- Coverage begins when the luggage is checked in or carried on to the **common carrier** by you. This includes curbside check in with facility-designated personnel.
- Coverage ends each time you regain possession of the **checked luggage** from, or carry the luggage off of the **common carrier** or twenty-four (24) hours after you depart from the **common carrier**, whichever comes first.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost, up to \$1,500 per incident of repairing or replacing your **checked and/or carry-on luggage** and any personal property contained within. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. What is NOT covered:

- **Loss** or **damage** of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.
- **Loss** or **damage** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Loss** resulting from contamination by radioactive or hazardous substances, including mold.
- Sporting equipment or musical instruments, unless checked in as luggage with the **common carrier** and for which a claim check has been issued.

- Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or hearing aids).
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, consumables, and perishables.
- 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.
- 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.
- Defective material or workmanship, ordinary wear and tear or normal deterioration.
- **Loss** or **damage** not reported within the time period required, as stipulated in the claim procedure.
- **Loss** or **damage** where the **common carrier** completely denies a claim for **checked and/or carry-on luggage**.
- Items excluded under the **common carrier's** coverage (except **carry-on luggage**).
- **Loss** or **damage** where the **common carrier** pays the claim in full or repairs the **damage**.
- Interest or conversion fees that are charged to your **covered card** by the financial institution.

F. 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 incident or the claim may not be honored.
- Report within twenty-four (24) hours any **loss** or **damage** to the **common carrier**.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
 - o Receipt showing the purchase of **common carrier** tickets.
 - o Statement showing the purchase of **common carrier** tickets.
 - o Copy of initial claim report submitted to the **common carrier**.
 - o **Covered card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points.
 - o Report from police, if applicable.
 - o The result of any settlement by the **common carrier**.
 - o Receipts showing that your luggage or personal property has actually been repaired or replaced.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

MasterRental™ Coverage – 31 Day Coverage

Evidence of Coverage

Pursuant to the below terms and conditions, when you rent a **vehicle** for thirty one (31) consecutive days or less with your

covered card, you are eligible for benefits under this coverage. 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 thirty one (31) consecutive days. Rental periods that exceed or are intended to exceed thirty one (31) consecutive days are not covered.

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

B. The kind of coverage you receive:

We will pay for the following on a secondary basis:

- Physical **damage** and theft of the **vehicle**, not to exceed the limits outlined below.
- Reasonable **loss** of use charges imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service. **Loss** of use charges must be substantiated by a location and class specific fleet utilization log.
- Towing charges to the nearest collision repair facility.

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

C. Coordination of Benefits:

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

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

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

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

for full coverage details pertaining to your personal **vehicle** liability insurance policy (or similar coverage).

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

D. 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.

Coverage is not available in countries where:

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

G. Coverage limitations:

We will pay the lesser of the following:

- a) The actual repair amount;
- b) Wholesale market value less salvage and depreciation;
- c) The rental 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 thirty one (31) consecutive days from a rental agency.
- **Losses** resulting from any kind of illegal activity.
- **Damage** sustained on any surface, other than a bound surface such as concrete or tarmac.
- **Damage** sustained on any road not regularly maintained by a municipal, state, or federal entity.
- **Losses** as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Any **loss** involving the rental **vehicle** being used for hire, for commercial use, or as a public or livery conveyance.
- Theft of, or **damage** to, unlocked or unsecured **vehicles**.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

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](https://www.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](https://www.mastercard.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.

Reminder: Please refer to the Legal Disclosure section.

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: 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.

Washington Residents: For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The **EOC**, Key Terms, and Legal Disclosures are in 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 part of your coverage. In case of a conflict between this Guide to Benefits and the **Group Policy**, the Guide to Benefits shall control.

**To file a claim, call 1-800-Mastercard: 1-800-627-8372,
or en Español: 1-800-633-4466.
Visit our website at www.mastercard.com.**

