This Guide to Benefits describes the benefits in effect as of 4/1/16. These benefits and descriptions supersede and prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

Your MasterCard Guide to Benefits

MasterCard Platinum

For questions about your account, <u>balance</u>, or rewards points, please call the customer service number on your MasterCard statement.

Baggage Delay Reimbursement

Reimbursement Level: One hundred dollars (\$100.00) a day for a maximum of three (3) days

How do I benefit from Baggage Delay Reimbursement?

When You pay for the entire cost of Common Carrier tickets with Your covered card and/or with rewards points earned on your covered account, You will be eligible to receive reimbursement for delay or misdirection of your checked baggage by a Common Carrier for essential items needed by you, while on a covered trip and at a destination other than Your location of permanent residence. The maximum benefit is one hundred dollars (\$100.00) per day per cardholder up to a maximum of three (3) days or a total of three hundred dollars (\$300.00). Baggage Delay means the Common Carrier's delay or misdirection of Your checked baggage and the personal property contained therein is delayed for more than four (4) hours from the time You arrive at the destination printed on your ticket. This reimbursement is supplemental to and excess of any valid and collectible insurance and/or possible reimbursement from any other source. Who is eligible?

You are eligible if You charge a covered trip to Your valid, card issued in the United States and/or with rewards points earned on your covered account. Only Your Checked Luggage is covered.

What items are not covered?

· Business Items, cellular telephones, or art objects.

- Contact lenses, eveglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Items not contained in delayed checked baggage. Items specifically identified or described in and insured under any other insurance.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not
- limited to, war, invasion, rebellion, or insurrection).
- · Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available A police report, if obtainable

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator

- The completed and signed Auto Rental CDW claim form. Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible card.
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- A copy of your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies

* Not applicable to residents of certain states

Money, securities, credit or debit cards, checks, and traveler's checks.

Property shipped as freight or shipped prior to trip departure date.

 Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps. rugs and carpets, animals, cameras, electronic equipment, sporting equipment, and household furniture.

Definitions

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to manuals, computers and their accessories, software, data, facsimile, samples,

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land water or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis. limousine services, or commuter rail or commuter bus lines.

Covered Trip means a trip (a) while the eligible cardholder is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your eligible card and/or with rewards points earned on your covered account; and (c) that begins and ends at the places designated on the ticket purchased for the trip

Immediate Family Member means Your Spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

Spouse includes domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You and Your means an enrolled Cardholder who has charged the covered trip to the eligible card and/or with rewards points earned on your covered account as well as Immediate Family Members whose trips are charged to the Cardholder's eligible card and/or with rewards points earned on your covered account.

What do I do if my checked baggage is delayed for more than four (4) hours?

If Your baggage is delayed for more than four (4) hours, 1) immediately notify the Common Carrier to begin the Common Carrier's claim process, and 2) immediately call the Benefit Administrator at 1-877-257-8152 or call collect outside the U.S. at 804-281-5790. Notification to the Benefit Administrator must be made within twenty (20) days from the date the checked baggage was delayed. The Benefit Administrator will answer any questions You may have and send You a claim form and instructions.

Additional Provisions for Auto Rental CDW

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. This provision will not be unreasonably applied to avoid

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12)

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement ment messages. The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or nonnew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the

FORM #ARCDW - 2015 (Stand 04/16)

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.

Cellular Telephone Protection

What is this benefit?

Cellular Telephone Protection will reimburse you, the enrolled cardholder, for damage to or theft of an eligible Cellular Wireless Telephone.

Who is eligible for this benefit?

You must be a valid cardholder of an eligible U.S. issued card enrolled in the Cellular Telephone Protection benefit and charge your monthly Cellular Wireless Telephone bills to your eligible card. Only Cellular Wireless Telephones purchased by the cardholder will be covered.

What is covered?

This benefit is supplemental coverage, which means that it will reimburse you for cell phone theft or damage not otherwise covered by another insurance policy (for example: cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies). Once all other insurance has been applied, Cellular Telephone Protection will cover the damage or theft up to \$200 per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) deductible. 8 G16608

Filing a Baggage Delay Claim How do I file a claim?

Complete the claim form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the baggage was delayed to the address provided:

- 1 The completed claim form
- 2. A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible card and/or with rewards points earned on your covered account.
- boarding pass, or used ticket stub
- 3. Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, 4. A copy of the check, settlement, denial, or explanation of coverage issued by the
- Common Carrier together with a copy of the Common Carrier's completed claim
- form, and a copy of the luggage claim check.

 5. A list and receipts for essential items purchased while baggage was delayed. 6. A copy of Your insurance declaration page or documentation of any settlement of the delay.
- 7. Any other documentation deemed necessary by the Benefit Administrator to substantiate Your claim.

ADDITIONAL PROVISIONS FOR BAGGAGE DELAY REIMBURSEMENT

Baggage Delay Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery which is available to You, the eligible cardholder. This benefit will reimburse the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have This benefit is provided to eligible cardholders at no additional cost. The terms and conditions

contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or canceled

Termination dates may vary by financial institutions. Your financial institution can cancel or non

renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information is a description of the benefit provided to You as a cardholde Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services

FORM #DELBAG - 2016 (Stand 4/16)

For more information about the benefit described in this guide, call the Benefit Administrator at 1-877-257-8152, or call collect outside the U.S. at 804-281-5790.

Your maximum reimbursement amount is \$200 per claim, and \$400 per twelve (12) month period. You will receive no more than the original purchase price of the phone less your fifty-dollar (\$50.00) deductible.

You are covered for a maximum of two (2) claims per twelve (12) month period for a maximum of \$400 per twelve (12) month period.

Coverage applies to both your primary cell phone line and up to the first two (2) secondary additional or supplemental lines (as listed on your cellular provider's monthly billing statement for the billing cycle before the month in which the theft or damage occurred)

When does coverage begin?

Cellular Telephone Protection begins the first day of the calendar month after a monthly payment of the cell phone bill is made with your eligible card.

What is not covered?

cellular service provider

The following is not covered by Cellular Phone Protection:

- · Cell phones purchased by someone other than you, the cardholder • Cell phone accessories other than standard battery and/or standard antenna
- provided by the manufacturer
- Cell phones purchased for resale, professional, or commercial use
- Cell phones that are lost or "mysteriously disappear," meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)
- Cell phones stolen from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion
- Cell phones stolen from a construction site
- Cell phones which have been rented, borrowed or are part of a pre-paid or "pay as you go" type plans • Cosmetic damage to the cell phone or damage that does not impact its ability to
- make or receive 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 misdelivery or voluntary parting with the cell phone
- Replacement cell phones not purchased from a cellular service provider's retail or online store or other authorized cell phone retailer • Taxes, delivery and transportation charges, and any fees associated with the

Please Note: If you fail to make a cell phone bill payment in a particular month your coverage will be suspended. Coverage will resume on the first day of the month after the date of any future cell phone bill payment with your eligible card.

Should I keep copies of receipts or any other records? Yes. If you want to file a claim, you will need copies of your card statement reflecting

your monthly cell phone bill payments during the time of the damage or theft, as well as your store receipt for purchase of your new cell phone. 9

Auto Rental Collision Damage Waiver Benefit Information

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW")

The Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile rentals made with your card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an

card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

Filing a Cellular Telephone Protection Claim

1. Call the Benefit Administrator at 1-866-894-8569, within sixty (60) days of damage or theft. The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form

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Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the damage or theft, your claim may be denied.

2. Return the completed and signed claim form with all requested documentation within ninety (90) days of the date of damage or theft to the address provided.

Please Note: If you do not provide this information to the Benefit Administrator within (90) days after the damage or theft, your claim may be denied.

What documents do I need to submit with my claim?

• Copies of your card statement showing that the entire monthly payment for the cell phone bill was made the month prior to the date of damage or theft

A copy of your cellular wireless service provider billing statement that corresponds

- with the above card statement • A copy of the original cell phone purchase receipt or other sufficient proof, as determined by the Benefit Administrator, of the cell phone model currently linked
- to your account • If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the event
- If the claim is due to damage, a copy of your insurance claim or other verification as requested by the Benefit Administrator. Other requested verification may include:
- An itemized repair estimate from an authorized cell phone repair facility - The cell phone, for evaluation of its damage
- An itemized store receipt for a replacement cell phone showing purchase at a cellular service provider's retail or online store
- If the claim amount is less than your personal homeowner's, renter's, or automobile insurance deductible, a copy of your policy's personal Declarations Page is sufficient for your claim. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles. If the claim amount is greater than your personal homeowner's. renter's, or automobile insurance deductible, you are required to file a claim with your insurance company and submit a copy of any claims settlement from your insurance company along with your claim form.
- Documentation (if available) of any other claim settlement • Any other documentation deemed necessary, in the Benefit Administrator's sole
- discretion, to substantiate your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

Depending on the nature and circumstances of the damage or theft, the Benefit

Administrator may choose to repair or replace your cell phone or reimburse you

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a) \$200 excess of the fifty-dollar (\$50.00) deductible; or

for the lesser of:

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW; expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- Examples of excluded expensive or exotic automobiles include: the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Rovce, However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

What else is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any violation of the auto rental agreement or this benefit • Injury of anyone or damage to anything inside or outside the rental vehicle
- . Loss or theft of personal belongings
- Personal liability

Leases and mini leases

days* from the date of the incident

- Expenses assumed, waived, or paid by the auto rental company or its insurer • Cost of any insurance or collision damage waiver offered by or purchased through
- the auto rental company Depreciation of the rental vehicle caused by the incident including, but not limited
- to "diminished value" · Expenses reimbursable by your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown • Items not installed by the original manufacturer
- Damage due to off-road operation of the rental vehicle
- invasion, rebellion, insurrection, or terrorist activities Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence

• Theft or damage due to hostility of any kind (including, but not limited to, war.

- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after theft or
- Theft or damage reported more than forty-five (45) days* from the date of the • Theft or damage for which a claim form has not been received within ninety (90)

damage occurs (for example, leaving the vehicle running and unattended)

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b) The current suggested retail price of a similar quality replacement cell phone (not including taxes, delivery and transportation charges or fees associated with the service provider), less your fifty-dollar (\$50.00) deductible.

Under normal circumstances reimbursement will take place within ten (10) business days of receipt and approval of your claim form and all necessary

Please Note: Cellular Telephone Protection is subject to a maximum of two (2) claim

occurrences per twelve (12) month period.

ADDITIONAL PROVISIONS FOR CELLULAR TELEPHONE PROTECTION This protection provides benefits only to you the eligible cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the cell phone from damage or theft. This provision will not be applied unreasonably to avoid claims

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to the cost of repair services, no coverage shall exist for such claim and the Cellular Telephone to, the cost of repairs services, in coverage state each of such relating an interesting the controller. Protection benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft. After the Benefit Administrator has paid your claim, all your rights and remedies against any party

in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give all assistance as may be reasonably necessary to secure all rights

No legal action for a claim may be brought against the Provider until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless the terms and conditions of this Guide to Benefit have been

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement to the terms and continuous may be provided via additional additional database to be entire in mannings, statement messages. The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to cardholders whose applicable card account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Your financial institution can cancel or nonrenew the benefit, and if they do, you will be notified at least thirty (30) days in advance. This information describes the benefit provided to you as a cardholder. Indemnity insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider

For more information about the benefit described in this guide, call the Benefit

FORM #CELLPHONE - 2015 (04/16)

• Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident • Theft or damage from rental transactions that originated in Israel, Jamaica, the

This benefit is available in the United States and most foreign countries. However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

- 1. Initiate and complete the entire rental transaction with your eligible card.
- 2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

Helpful tips:

• Be sure to check the rental vehicle for prior damage before leaving the rental lot. Review the auto rental agreement carefully to make sure you are declining CDW/

Call the Benefit Administrator for help at 1-800-348-8472. If you are outside the

United States, call collect at 804-673-1164.

Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established if you are outside the United States, call collect at 804-673-1164. The Benefit Administrator will answer any questions you or the auto rental company may have

When should I report an incident?

You should report theft or damage as soon as possible, but no later than fortyfive (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Principal Sum: \$1,000,000.00

This Description of Coverage is provided to all eligible MC Platinum cardholders

Eligibility and Period of Coverage

As a MC Platinum cardholder, you are covered beginning on 4/1/16 or the date your

credit card is issued, whichever is later You and your dependents¹ become covered automatically when the entire Common Carrier fare is charged to your covered MC Platinum card account ("Covered Persons"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends

Subject to the terms and conditions, if a Covered Person's accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

LITE100%
Both hands or both feet
Sight of both eyes
One hand and one foot
Speech and hearing
One hand or one foot and the sight of one eye
One hand or one foot
Sight of one eye
Speech or hearing
Thumb and index finger on the same hand25%

of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum. Loss means actual severance through or above the wrist or ankle joints with regard

subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life

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How do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

- What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

LDW and are familiar with the terms and conditions of the auto rental agreement.

Filing an Auto Rental CDW Claim What do I do if I have an accident or the rental vehicle is stolen?

and will send you a claim form.

Travel Accident Insurance

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY RENEFITS FOR LOSS FROM SICKNESS

and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

when the policy is terminated.

to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed,

Injury means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this

Covered Trip means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your MC Platinum card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

Exclusion: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease: (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

Notice of Claim: Written Notice of Claim, including your name and reference to MC Platinum Card should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

The Cost: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be settled according to the provisions of the policy.

Questions: Answers to specific questions can be obtained by writing to the Plan Administrator:

cbsi Card Benefit Services

550 Mamaroneck Avenue, Suite 309 Harrison NY 10528

Plan Underwritten hv.

Virginia Surety Company, Inc. 175 West Jackson Blvd., 11th Floor

Chicago, IL 60604

State Amendments:

For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the

- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation and delivery
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

E. How to file a claim:

For a Printed Advertisement:

• Call 1-800-MasterCard to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored Submit the following documentation within one hundred and eighty (180) days of

- the advertisement's publication:
- Completed and signed claim form
- A copy of the **printed advertisement** that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
- Receipt showing the item(s) was purchased.
- Statement showing item(s) purchased and use of accumulated point. Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

For a Non-Auction Internet Advertisement

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

Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:

- Completed and signed claim form.
- A copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.
- Receipt showing the item(s) was purchased.
- Statement showing item(s) purchased.
- Itemized purchase receipt(s).

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

MasterCard ID Theft Protectiontm

Program Description: MasterCard ID Theft Protection provides you with access to a number of Identity

Theft resolution services, should you believe you are a victim of Identity Theft. Eligibility:

To be eligible for this coverage, you must be a MasterCard cardholder issued by a

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Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

1 Your spouse, unmarried dependent child(ren), under age nineteen (19) [twentyfive (25) if a full-time student]. No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit

ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as "Company"). We reserve the right to change the benefits and

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all insureds. If this happens, the financial institution will notify the accountholder at least thirty (30) days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer, Insurance benefits will still apply to Covered Trips commenced prior to the by the same insurer, insurance benefits with stage of the same insurer, insurance benefits with apply to covered trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your MC Platinum card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the accountholder shall have any legal or equitable remedy, or claim for insurance proceeds and/or damages under or arising out of this

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage. The Company, at its expense, has the right to have you examined as often as reasonably

necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law. FORM #TAI - 2013 (Stand 04/16)

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:

Extended Warranty

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

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Simply contact 1-800-MasterCard if you believe you have been a victim of Identity

Services provided:

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

- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Assistance in notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- Assisting the cardholder with debit, credit and/or charge card replacement.
- Assisting cardholder with membership/affinity card replacement. · Educating the cardholder on how Identity Theft can occur and of protective
- measures to avoid further occurrences. • Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in canceling checks, ATM
- cards, and other accounts.

MasterCard ID Theft Alerts™:

MasterCard is offering cardholders cyber security through ID Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time. ID Theft Alerts is tracking thousands of websites and millions of data points, and alerting cardholders whose personal information they find has been empromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves. Get started at no cost to you by enrolling at http://www. mastercard.us/idtheftprotection

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.

This service applies only to you, the named MasterCard cardholder. You shall use

Program provisions for MasterCard ID Theft Protection:

due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, CS Identity, relies on the truth of ment 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

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.
- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

C. Coverage limitations

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

D. What is NOT covered:

- Used or antique items: collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items: product quarantees (e.g., glass breakage).
- Floor models that do not come with an original manufacturer warranty.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories, Parts, if purchased separately, may be covered.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- · Application programs, operating software, and other software • All types of media with stored data or music (including, but not limited to, computer
- software, DVDs, video cassettes, CDs, film and audio cassettes).
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

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inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible MasterCard cardholders, you will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-MasterCard.

MasterCard Global Service

MasterCard Global Service™ provides worldwide, 24-hour assistance with **Lost and** Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash

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

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 - 0800-819-1040	Portugal - 800-8-11-272
Hungary - 06800-12517	Spain – 900-97-1231
Ireland - 1-800-55-7378	United Kingdom – 0800-96-4767
Italy - 800-870-866	Virgin Islands - 800-307-7309

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

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 450 destinations worldwide 24 hours a

- Direct or indirect loss resulting from any Acts of God (including, but not limited to,
- flood, hurricane, lightning, and earthquake).
- Indirect or direct damages resulting from a covered loss. Mechanical failure arising from product recalls.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified
- Loss resulting from war or hostilities of any kind (including, but not limited to. invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- . Mechanical failures caused by normal wear and tear or gradual deterioration where
- no failure has occurred.
- Items purchased for resale, professional, or commercial use. • Mechanical failures caused by lack of maintenance/service.
- Losses caused by power surge, contamination by radioactive or hazardous
- substances, including mold. . Physical damage to the item.
- Any exclusion listed in the original manufacturer's warranty.

E. How to file a claim:

- Call 1-800-MasterCard to request a claim form. You must report the claim within sixty (60) days of the failure or the claim may not be honore
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
- Completed and signed claim form.
- Receipt showing covered item(s). Statement showing covered item(s).
- Itemized purchase receipt(s). - Original manufacturer's (or U.S. store brand) warranty.
- Service contract or optional extended warranty, if applicable.
- Itemized repair estimate from a factory authorized service provider
- · Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

KEY TERMS:

The following Key Terms apply to the following benefit: Extended Warranty.

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

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

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

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

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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 vour card

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:

Group Policy.

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 Web site 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.

Final Legal Disclosure

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

insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility). The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of

benefits provided to you. The attached Key Terms and EOC is governed by the

Effective date of benefits: Effective February 1, 2015, 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 anytime. Notice will be provided for any changes.

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

Covered card means the MasterCard card

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

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

Price Protection

The Legal Disclosure is part of this agreement.

Key Terms:

Throughout this document. You and Your refer to the cardholder or authorized user of the covered card. We, Us, and Our refer to AIG WarrantyGuard, Inc.

Administrator means Sedgwick Claims Management Services, you may contact the administrator if you have questions regarding this coverage or would like to make a claim. The administrator can be reached by phone at 1-800-MasterCard. Auction (online or live) means a place or Internet site where items are sold through

price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product, (Examples include, but are not limited to, Ebay, Ubid, Yahoo, public or private live auctions, etc.). Authorized User means an individual who is authorized to make purchases on the

covered card by the cardholder and is recorded by the Participating Organization on its records as being an authorized user.

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

Covered card means the MasterCard card.

Non-auction internet advertisements means advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within sixty (60) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

Printed advertisements means advertisements appearing in a newspaper. magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within sixty (60) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number)

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.

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

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

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

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

To start arbitration, the disputing party must make a written demand to the other

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

"Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item. Subrogation: If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or

cardholder who receives payment under these benefits must transfer to the

diminish any theft, loss or damage to the property insured under these programs.

You must see either a printed advertisement or non-auction Internet advertisement for the same product (advertisement must verify same manufacturer and model number) for a lower price within sixty (60) days from the date of purchase

B. The kind of coverage you receive:

- Purchases you make entirely with your covered card are covered for sixty (60) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.
- 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 including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

Coverage is limited to the difference between the actual cost of the item (excluding

C. Coverage limitations:

taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claim(s) per cardholder account per twelve (12) month period

D. What is NOT covered:

or mammals).

- Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- Items purchased for resale, rental, professional, or commercial use • Jewelry, art, used or antique items; collectibles of any kind (such as items
- designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, one-of-a-kind, or special-order items. · Layaway items; items returned to any store.
- Any items purchased from an auction.
- Items for which the printed advertisement or non-auction Internet advertisement containing the lower price was published after sixty (60) days from the date you purchased the item.
- Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site. • Items advertised in or as a result of "limited quantity," "going out-of-business
- sales," "close out", or as "discontinued". • Printed advertisements or non-auction Internet advertisements that display pricing lower than your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer's coupons, or special financing.
- Professional services, including workmanship, installation, professional advice/ counseling, and technical support, or help line. · Plants, shrubs, animals, pets, consumables, and perishables.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- · Land, any buildings (including, but not limited, to homes and dwellings), permanently installed items, fixtures, structures, or home improvement. . Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles,

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insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Salvage: If an item is not repairable, the claim administrator may request that the

cardholder or gift recipient send the item to the administrator for salvage at the cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim. Other Insurance: Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions,

apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language In no event will these insurance benefits apply as contributing insurance. The noncontribution insurance clause will take precedence over the non-contribution clause

limitations, and exclusions described in this document. In no event will this coverage

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

Benefits listed in this Guide to Benefits are subject to the conditions, limitations,

and exclusions described in each benefit section. Receipt and/or possession of

this Guide to Benefits does not guarantee coverage or coverage availability

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

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