

## **Guide to Benefits for Small Business Cardholders**

Mastercard® Enhanced Benefits Mastercard® Standard Benefits Unique to the PayPal Business Cashback Mastercard Available for any Mastercard Business Card

PayPal Business Cashback Mastercard®

• Cellular Wireless Telephone Protection – Small Business • Mastercard Digital Merchant Offers Mastercard Global Service<sup>™</sup>

Mastercard Receipt Management

Extended Warranty – Two Year Benefit

The PayPal Business Cashback Mastercard is issued by WebBank, pursuant to a license by Mastercard International Incorporated, and serviced by Concerto Card Company.

 Mastercard ID Theft Protection™ (IDT) • MasterRental Insurance Coverage • Mastercard Easy Savings® Program

1-800-633-4466. "Card" refers to Mastercard® card and "Cardholder" refers to a Mastercard® Cardholder.

Important information. Please read and save. 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:

Please take a few minutes to familiarize yourself with the benefits of this program. You may also want to make a photocopy to take with you when traveling.

Mastercard® Enhanced Benefits Cellular Wireless Telephone Protection - Small Business

billing statement from a cellular provider for the billing cycle preceding the month in which the theft or damage occurred.

This Guide applies to travel and retail purchases made on or after December 22, 2020 and supersedes any previous Guide or program. The benefits below are subject to Issuer participation. Please check with your card issuing financial institution to see if you are enrolled.

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

payments to the eligible account.

claim. The administrator may be reached by phone at 1-800-Mastercard.

Cardholder means the account holder or authorized user of an eligible account in good standing. **Covered Card** means the Mastercard card linked to your eligible account. Eligible Account means the account associated with the cardholder's U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is eligible for coverage under the group policy.

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

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 Group Policy means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits. Mysteriously Disappear means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons. Stolen means taken by force and/or under duress or a loss which involves the disappearance of an eligible cellular wireless telephone from a known place under

Eligible Cellular Wireless Telephones means the cellular telephones associated with the primary line and additional or supplemental lines on the eligible person's monthly

circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft. **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 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 payticipate 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 \$300 per claim, and \$500 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 Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This "non-contribution" clause will take precedence over a similar clause found in other insurance or

indemnity language. 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 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 • Cosmetic damage to the eligible cellular wireless telephone or damage that does not impact the eligible cellular wireless telephone's ability to make or receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features

related to making or receiving phone calls); • Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin; • Damage or theft resulting from mis-delivery or voluntary parting from the eligible cellular wireless telephone;

• Replacement eligible cellular wireless telephone(s) purchased from anyone other than a cellular service provider's retail or Internet store that has the ability to initiate activation with the cellular service provider; •Taxes, delivery or transportation charges or any fees associated with the service provided; and • Losses covered under a warranty issued by a manufacturer, distributor or seller. In addition, we shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit under the group policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America. E. How to file a claim: • Call 1-800-Mastercard or go to www.mycardbenefits.com to open a claim. You must report the claim within 90 days of the loss, or as soon as reasonably possible, or

the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of loss. Written proof of loss must be submitted to our administrator within 120 days of the loss or the claim may not be honored. Required documentation may include but is not limited to the following:

o Your card statement reflecting the monthly eligible cellular wireless telephone payments for the month preceding the date the eligible cellular wireless telephone was stolen or suffered damage; o A copy of your current wireless service provider's billing statement; o If a claim is due to damage, a copy of the repair estimate and photos of the damage; o If the claim is due to theft, a copy of the police report filed within 48 hours of the theft; and o Any other documentation or information reasonably requested by us to support the claim. Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

date that your eligible account is suspended or cancelled, subject to the terms and conditions of coverage.

same or similar circumstances to avoid, diminish, or reduce any loss or damage insured under the group policy.

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

provided to you. The attached Key Terms and **EOC** are governed by the group policy.

deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

secure these rights and must do nothing that would jeopardize them.

Extended Warranty - Two Year Benefit

claim. The administrator can be reached by phone at **1-800-Mastercard.** 

result in denial of the claim.

**Key Terms** 

B. The kind of coverage you receive:

C. Coverage limitations:

D. What is NOT covered:

hardware, or any other peripherals.)

• Physical damage to the item.

E. How to file a claim:

Legal Disclosure

terms and conditions of coverage.

the terms and conditions of coverage.

to guard and protect the item.

in any other insurance policies.

make payments to the **Eligible Account**.

probability of theft.

**BUSINESS SERVICES** 

**Program Description:** 

How to Use the Offers:

Terms & Conditions:

**Program Description:** 

idprotectiononline.com/.

a victim of identity theft.

**Access:** To receive ID Theft Protection, you must enroll at:

Protection accrue as of the date of enrollment.

https://mastercardus.idprotectiononline.com/.

**ID Theft Protection Services Provided:** 

Personally Identifiable Information (PII)

• Other services (e.g. peer-to-peer fund transfers)

2. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

• National Identity Numbers/Social Security Numbers

• Medical and Vehicle Insurance Cards

• Hacker account dump sites

• Hacktivist forums

• Data leaks Malware logs

 Credit cards Bank accounts • Brokerage accounts Healthcare portals • Workplace intranets

web browsers.

**Credit Information** 

**Additional Information** 

and criminal forums.

• Email Addresses • Debit/Credit Cards • Loyalty/Affinity Cards • Bank Account Numbers • Passport Numbers

• Driver's Licenses

at 1-636-722-7111.

**ATM Locations:** 

Company, an AIG Company.

**Evidence of Coverage:** 

A. To get coverage:

B. The kind of coverage you receive:

C. Coordination of benefits:

F. Where you are covered: Coverage is available worldwide.

**G.** Coverage limitations:

a) The actual repair amount;

H. What is NOT covered:

I. How to file a claim:

representative for further details.

MasterRental Legal Disclosure

conditions of coverage.

terms and conditions of coverage.

Receipt showing the **Vehicle** rental. Statement showing the **Vehicle** rental. The **Rental Agreement** (front and back).

collision, or the **Vehicle** is not drivable.

referrals are free, but the lawyer's fee is your responsibility).

Copy of Your valid driver's license (front and back).

We will pay the lesser of the following:

Coverage is not available in countries where:

a) This **EOC** is prohibited by that country's law; or

b) Wholesale market value less salvage and depreciation;

b) The terms of the **EOC** are in conflict with the laws of that country.

c) The rental agency's purchase invoice less salvage and depreciation.

• Vehicle keys or portable Global Positioning Systems (GPS).

• Any loss associated with racing or reckless driving.

the police and/or rental agency, as a result of negligence.

• Any personal item **Stolen** from the interior or exterior of rental **Vehicles**.

• 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 violation of the written terms and conditions of the **Rental Agreement.** • Any loss that occurs while driving under the influence of drugs or alcohol.

We will pay for the following on a primary basis:

**Account Information and Card Benefits:** 

• New Lines of Credit • Address Changes

1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS

**Charges:** There is no charge for ID Theft Protection, it is provided by your **Issuer**.

In the event substantially similar service takes effect without interruption, no such notice is necessary.

the Cardholder's identity (i.e. when accessing a credit report). Monitored transactions include:

**Eligibility:** 

to Benefits does not guarantee coverage or coverage availability.

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

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

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

Enjoy unique offers with popular digital brands on time-saving products and services.

Visit www.mastercard.us/businessoffers for information on how to avail the offers.

To be eligible for these offers, you must be a **Cardholder** who holds an eligible **Covered Card** issued by a U.S. financial institution.

Visit www.mastercard.us/businessoffers for a full list of current digital merchant offers and applicable terms & conditions.

Mastercard Digital Merchant Offers

Mastercard Receipt Management

account that is eligible for the benefits covered hereunder.

**Issuer** means your card issuing financial institution.

enforceable.

for these benefits.

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• Application programs, operating software, and other software.

•Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.

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.

Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.

•Indirect or direct damages resulting from a covered loss.

• Items purchased for resale, professional, or commercial use. Mechanical failures caused by lack of maintenance/service.

• Any exclusion listed in the original manufacturer's warranty.

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.

Receipt showing covered item(s). Statement showing covered item(s).

Itemized purchase receipt(s).

• Mechanical failure arising from product recalls.

manufacturer's (or U.S. store brand) warranty expires.

Benefits are provided to you, the **cardholder**, at no additional charge.

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

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

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

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

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

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

Effective date of benefits: Effective July 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The

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 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.

records as being an authorized user. Cardholder means the person who has been issued an account by the Participating Organization for the covered card. **Covered Card** means the Mastercard card. Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The EOC, Key Terms, and Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not a part of your coverage. United States Dollars (USD) means the currency of the United States of America. 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:

•Extended Warranty doubles the original manufacturer's warranty up to a maximum of twenty-four (24) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twenty-four (24) months. An example of a product with multiple warranty

•If you purchase a service contract or an optional extended warranty of twenty-four (24) months or less on your item, we will cover up to an additional twenty-four (24) 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

• If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original

•If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twenty-four (24) 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

• 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.

components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.

•The maximum benefit for repair or replacement shall not exceed the actual amount charged on your covered card or \$10,000, whichever is less.

replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

• Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).

•The item must have an original manufacturer's (or U.S. store brand) warranty of twenty-four (24) months or less.

service contract or extended warranty exceeds twenty-four (24) months, this coverage does not apply.

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

Administrator means Sedgwick Claims Management Services, Inc. You may contact the administrator if you have guestions regarding this coverage or would like to make a

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

•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's warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage). • Floor models that do not come with an original manufacturer's 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,

Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

• 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

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

• Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:

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

•All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract. Benefits are provided to you, the account holder, 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** are governed by the Group Policy. Effective date of benefits: Effective July 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The Policyholder 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

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

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

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

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

necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

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.

contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

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

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 insurance company his or her rights to recovery against any other party or person and must do everything

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

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

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found

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,

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

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

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

Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

Mastercard® Standard Benefits Key Terms Throughout this document, You and Your refer to the Cardholder or Authorized User of the Covered Card and the words "we," "us" and "our" mean Mastercard. In addition, bold terms that are not otherwise defined in this document shall have the meanings set forth below. **Account Holder** means a person to whom an **Eligible Account** is issued and who holds an **Eligible Account** under his or her name.

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

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

Small Business Card means Mastercard Small Business debit, Mastercard Small Business credit and/or eligible Mastercard-branded Small Business prepaid cards. 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

financial health. Receipts are foundational to better cash management for small businesses and the Mastercard Receipt Management app helps them categorize expenses (including personal vs. business), attach detailed notes, easily export data, and view clear reporting. Sort and view stored receipts based on merchant name, purchase date, amount, or expense category. Once the information is in the system, easily export your receipt images and/or the associated expense data to share with a bookkeeper or accountant. **Eligibility and Activation:** To use the app simply search for and download the iOS or Android version of Mastercard Receipt Management from the Apple or Google app store. Then use your valid Mastercard **Small Business Card** (issued by a U.S. financial institution) to activate the mobile app. **PEACE OF MIND** Mastercard ID Theft Protection™ (IDT) **Program Description:** Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially

Service Provider: ID Theft Protection is provided by Generali Global Assistance, Inc. More information about this service provider is available at: https://mastercardus.

Program Provisions for Mastercard ID Theft Protection: To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft

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 nonrenews or cancels any services provided to eligible Mastercard **Cardholders**, you will be notified within 30–120 days before the expiration of the service agreement.

Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at:

The terms and conditions contained in this Guide to Benefits may be modified by subsequent mailings, statement inserts, or statement messages.

For general questions regarding these services, please contact 1-800-Mastercard or please see https://mastercardus.idprotectiononline.com/.

Alerts are sent with event details, also listed within resolution console and most often includes source of breach (from where the data was harvested).

High-Risk Transactions monitors a Cardholder's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Knowledge-Based Authentication (questions only an individual should know about themselves such as what street they lived on in 2009) used by organizations across industries limits the risk of identity theft or account takeover. Alerts are sent when a series of knowledge-based authentication questions are generated to validate

Dark Web Monitoring provides monitoring of underground webpages people can visit without third parties being able to trace the location of the web visitors or the

webpage publisher. Dark web sites make up about .01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard

Single Bureau Credit Monitoring monitors a Cardholder's TransUnion credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. In order to use this service, Cardholders must provide some personal information, such as name, address, date of birth, and SSN, and undergo either digital verification via text or knowledge-based authentication. ID Theft Protection sends alert notification emails, such as change of address alerts, anytime potentially unauthorized inquiries or suspicious activities on Cardholder's credit file are detected so they can take immediate action to minimize damage.

Small Business ID Theft Protection upgrades ID Theft Protection identity monitoring services by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for the Cardholder's business URL and domain (limited to 10 domains) within corporate data breaches, malicious third-party botnets

Self-Service ID Theft Resolution Kit is a self-service resolution document which informs Cardholders of the different forms of ID theft, and how to resolve each situation.

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

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

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

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,

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

Additional Key Terms: In addition to the Key Terms set forth above, in this MasterRental Insurance Coverage section, We, Us, and Our refer to New Hampshire Insurance

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

Pursuant to the below terms and conditions, when you rent a **Vehicle** for 15 consecutive days or less with your **Covered Card**, you are eligible for benefits under this coverage. Refer to Key Terms (as supplemented or modified by the Additional Key Terms) for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

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

Your Rental Agreement must be for a rental period of no more than 15 consecutive days. Rental periods that exceed or are intended to exceed 15 consecutive days are not

• 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

coverage per rental period is \$1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed \$2,000.

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

• Theft or **Damage** to personal effects in transit in the rental **Vehicle** or in any building en route during a trip using the rental **Vehicle**. You must first file under other applicable insurance (e.g., home or business), and then we'll cover whatever is not covered by your insurance under our Secondary Personal Effects Insurance. Maximum

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

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.

Compromised Credentials monitors for a combination of email address /username /password /security questions located within:

https://mastercardus.idprotectiononline.com/. ID Theft Protection is provided on a 24-hour basis, 365 days a year. Contact 1-800-Mastercard if you believe you have been

damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

Eligibility: All Mastercard small business Cardholders in the U.S. are eligible for this coverage. Enrollment is required.

Mastercard offers a mobile Receipt Management application for all Mastercard Small Business Card Cardholders in the United States at no additional charge. Business owners and employees can snap photos of receipts to store them securely in the cloud. This will help businesses to better understand their expenses and manage their

Access to Resolutions Specialists which assigns a personal case manager to help take care of everything. Self-Service ID Theft Wizard provides step-by-step advice for many identity theft scenarios that Cardholders may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or Online Fraud Alerts allow Cardholders to place a statement on their credit report that instructs lenders to contact the Cardholder before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Cardholders place a fraud alert with one bureau, the other two bureaus are informed, and the

Mastercard Global Service™

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 Ireland ...... 1-800-55-7378 United Kingdom ... 0800-96-4767 

visit our website at **www.mastercard.com** to use our ATM locator.

MasterRental Insurance Coverage

3. RESOLVE IDENTITY THREATS WITH SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

Resolution tools in the kit include preventive measures, step-by-step guides and sample letters to be sent to collection agencies.

alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Cardholder credit files for one year.

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

Mastercard Global Service to access your card Issuer for account information or to access any of your card benefits.

minivans and sport utility vehicles that are designed to accommodate less than nine (9) passengers.

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

rental **Vehicle**, at least one (1) full day of rental must be billed to your **Covered Card**.

• Physical **Damage** and theft of the **Vehicle**, not to exceed the limits outlined below.

• Trailers, motorbikes, motorcycles, and any other Vehicle having fewer than four (4) wheels.

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

• 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.

• Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

Itemized repair estimate from a factory authorized collision repair facility. Copy of the **Vehicle** rental company promotion/discount, if applicable.

This MasterRental Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

• Rental **Vehicles** where collision/**Damage** waiver coverage (or similar coverage) was accepted/purchased by you.

• Depreciation, diminishment of value, administrative, storage, or other fees charged by the **Vehicle** rental company.

• Any **Damage** that is of an intentional or non-accidental nature, caused by you or an **Authorized Driver** of the rental **Vehicle.** 

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

Copy of the declarations page of any primary **Vehicle** insurance and other valid insurance or coverage.

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

You must rent the Vehicle in your own name and sign the Rental Agreement.

substantiated by a location and class-specific fleet utilization log.

other **Vehicles** or property. It does not cover you for any injury to any party.

• Towing charges to the nearest collision repair facility.

1. You or an **Authorized Driver's** primary auto insurance;

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.

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.

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:

Administrator means Sedgwick Claims Management Services, Inc. You may contact the Administrator if you have questions regarding this coverage or would like to make a claim. The **Administrator** can be reached by phone at **1-800-Mastercard.** Authorized Driver(s) means a driver with a valid driver's license issued from their state of residence and indicated on the Rental Agreement. Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures. Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The EOC, Key Terms (as supplemented or modified by the Additional 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 (as supplemented or modified by the Additional Key Terms) or Legal Disclosures are not a part of your coverage. 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 thereunder.

• Vehicles with a Rental Agreement that exceeds or is intended to exceed a rental period of 15 consecutive days from a rental agency. • Losses resulting from any kind of illegal activity. • Damage sustained on any surface, other than a bound surface such as concrete or tarmac. • Damage sustained on any road not regularly maintained by a municipal, state, or federal entity. • Losses as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or Damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts. • Any loss involving the rental **Vehicle** being used for hire, for commercial use, or as a public or livery conveyance. • Theft of, or **Damage** to, unlocked or unsecured **Vehicles**.

• Visit www.mycardbenefits.com or call 1-800-Mastercard to open 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 designated

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** 

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.

Benefits are provided to you, the Account Holder, at no additional charge. Non-insurance services may have associated costs, which will be your responsibility (for example, legal

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. This MasterRental Guide to Benefits is a summary of

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

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.

Effective date of benefits: Effective October 27, 2020, this MasterRental Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any

Benefits to you: These benefits apply only to the Cardholder whose cards are issued by U.S. financial institutions. The United States for purposes of this section 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

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

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 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 grose. 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. seq.) 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

benefits provided to you. The above Key Terms (as supplemented or modified by the Additional Key Terms) and EOC are governed by the Group Policy.

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

Severability of Provisions: If in the future any one or more of the provisions of this MasterRental 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 Benefits listed in this MasterRental Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this This MasterRental Guide to Benefits 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 Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions. Mastercard Easy Savings® Program

Merchant Offers: Merchants that are participating in the Program ("Merchant(s)") may provide offers for rebates on purchases of goods or services ("Offers") at participating Merchant locations for Covered Cards. The amount of any rebate and other terms and conditions applicable to a rebate will be determined by the Merchant, and are subject to change at any time and without notice. Please refer to any disclosures provided by your Issuer and the Program Website for any details on any Offer terms and conditions. Offers may be redeemed only at participating Merchant locations. See the Program Website for the latest information on available Offers. Certain issuing banks may restrict your access to: (i) or the ability to make purchases from, certain Merchants; (ii) certain Offers; or (iii) certain elements of the Program for other purposes. Please refer to the Offer details provided by your issuing bank, the Program Website, and/or the Offer details below for the latest information on available offers. Offer Acceptance: When you purchase goods or services using a Covered Card from a participating Merchant, you will receive a rebate on your purchase, subject to any terms and conditions of the Offer and provided that the purchase transaction: (a) originated in the United States, (b) is authorized, settled and cleared through the Mastercard Global Clearance and Processing System, and (c) is not a PIN-based transaction. The rebate will not appear on your receipt at the point of sale. The form of the rebate may be a credit to your Covered Card account or the rebate may be in another form, as determined by your Issuer. If a rebate is credited to your Covered Card account, please note that it might standard currency related to your **Covered Card**. Reversals: All or a portion of a rebate may be reversed in certain circumstances, including without limitation, upon a return, dispute, adjustment, or fraudulent card activity. Disclaimer of Liability: Mastercard's role under the Program is limited to processing information regarding Offers on behalf of Merchants and the Issuer. Mastercard is not responsible for any Offers or rebates, your ability to use Offers or rebates, the crediting of any rebates to your Card account, reversals of Offers or rebates, accuracy or disclaims any and all warranties, including without limitation, any warranties of merchantability or fitness for a particular purpose, except as required by applicable law.

Termination: You may terminate your participation in the Program at any time by notifying your Issuer. There may be a delay of up to 30 days in effecting such termination, and reversals or adjustments of rebates may continue after termination, as determined in Mastercard's discretion. Mastercard or your Issuer may terminate your participation in the Program at any time, without notice unless required by law. Mastercard reserves the right to add or terminate any participating Merchant or any Offer without notice. Any terms, which by their nature should survive the termination of these Terms and Conditions, shall survive.

or replace, your card agreement with your Issuer. Miscellaneous: These Terms and Conditions will be governed by the laws of New York State, without regard to conflict of law principles. Any dispute arising out of or in connection with the interpretation or performance of these Terms and Conditions, that is not settled in accordance with the section of these Terms and Conditions entitled "Disputes", shall be finally settled by the Courts located in the City and State of New York, which shall have exclusive jurisdiction. YOU AND Mastercard HEREBY WAIVE ANY RIGHT TO A JURY TRIAL. You may not assign your rights under these Terms and Conditions. Mastercard may assign its rights and obligations at any time. The invalidity of any provision of these

insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language. Non-Contribution: In no event will these insurance benefits apply as contribution insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies. MasterRental Guide to Benefits does not guarantee coverage or coverage availability.

and Conditions and ratify this acceptance by using, receiving or accepting any benefit of a rebate under the Program.

www.easysavings.com/commercial for the Mastercard Easy Savings® Program – U.S. Commercial (or such other websites).

must be enrolled in the Program prior to using a **Covered Card** at a Merchant, as defined below, or to receive the rebate benefits of the Program.

If you access the Program Website or use the Program, you also accept the Terms and Conditions as posted on the Program Website.

If you do not wish to participate in the Program, please contact your Issuer.

www.easysavings.com for the Mastercard Easy Savings® Program – U.S. Small Business or

notify you of changes by posting the revised terms and conditions on the Program Website.

In these Terms and Conditions, "Program Website" means

participate in the Program immediately.

will be final and binding on you.

Legal Disclosure

them for your records.

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.

resulting from your participation in the Program shall be your sole responsibility, and not Mastercard's responsibility or the responsibility of any Merchant or the Issuer. Merchants or the Issuer may report information regarding the Program and your participation in it to tax authorities. Merchants and the Issuer may not vary these Terms and Conditions as applied to the relationship between you and Mastercard and may not make any commitments that are binding on Mastercard.

Questions Regarding the Program: You should direct any questions related to the Program, Offers, any Program restrictions, or rebates to your Issuer.

Terms and Conditions will not affect the validity of the remaining portions. Any waiver by Mastercard of its rights under these Terms and Conditions is binding only if in a writing signed by Mastercard. The use of your Issuer and Merchant names and logos in the Program is by permission only. -Participating Merchants Offer Details: Restrictions, conditions, and limitations apply. Visit the Merchant detail pages at www.easysavings.com for more details. Mastercard Easy Savings® Program for Commercial -Participating Merchants Offer Details: Restrictions, conditions, and limitations apply. Visit the Merchant detail pages at www.easysavings.com/commercial for more details. © Mastercard, Mastercard Easy Savings Program, Mastercard Easy Savings Program for Commercial and the Mastercard brand marks are registered trademarks of Mastercard International Incorporated. All third-party product and service names referenced herein are trademarks of their respective owners. Account and Billing Information Important: Contact your Issuer directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates),

Effective date of benefits: Effective October 27, 2020, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. 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 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 offerings shall control. Provision of services is subject to availability and applicable legal restrictions.

To file a claim or if any questions, call 1-800-Mastercard: 1-800-627-8372, or en Español: 1-800-633-4466. Visit our Web site at www.mastercard.com.

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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 • All sport utility trucks. These are Vehicles that have been, or can be converted to an open, flatbed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).

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

• Any obligations you assume other than what is specifically covered under the **Rental Agreement** or your primary **Vehicle** insurance or other indemnity policy.

• 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**.

• 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

Antique Vehicles (Vehicles that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines.

limitation, the validity, interpretation, construction, performance and enforcement of this EOC. Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or Damage to the property insured under these programs. "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 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

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

Mastercard is providing these Mastercard Easy Savings® Program Terms and Conditions ("Terms and Conditions") with respect to your U.S. Mastercard small business signature debit, prepaid, or credit card (each, a "Small Business Card") and/or U.S. Mastercard Multi Card card, Mastercard Purchase Card card, and/or Mastercard Corporate Card (each, a "Commercial Card"). Upon receipt or affirmative acceptance of these Terms and Conditions, you hereby accept the Terms and Conditions for the applicable Mastercard Easy Savings® Program - U.S. Small Business and/or the Mastercard Easy Savings® Program - U.S. Commercial (each, as applicable, the "Program"). You further accept these Terms

These Terms and Conditions set forth the terms applicable to your use of the Program. The Program provides you with automatic rebates on eligible purchases from participating merchants in the United States if you use an eligible, enrolled Mastercard Small Business Card or Commercial Card. Please read these Terms and Conditions carefully and keep

Participation: For Mastercard Easy Savings® Program – U.S. Small Business only: If you have been notified by the Issuer of your Mastercard Small Business Card that your Mastercard Small Business Card has been automatically enrolled in the Program, you may participate in the Program effective as of the date indicated in the notification from the Issuer. If you have been notified by the Issuer of your Mastercard Commercial Card that your Mastercard Commercial Card has been enrolled in the Program, you may

The Program is available only to Cardholders using eligible, enrolled Small Business Cards or Commercial Cards, as applicable, issued by a United States financial institution. You

Your Data: You agree to the terms of the Program's privacy notice as posted on the Program Website which may be amended from time to time. You acknowledge and agree that your Issuer and Mastercard may share and use data regarding you, your personnel and such Card usage with each other and with third parties, such as Merchants and service

providers, to operate the Program and for internal operational purposes, including, but not limited to, sending you and your personnel emails regarding the Program.

not appear on the same statement as the related purchase. There may be a delay of up to one statement cycle in crediting a rebate. Please note that rebates will be based on the completeness of information about Offers or rebates, or any acts or omissions of the Issuer or Merchants. Mastercard provides the Program on an "AS IS" basis, and Mastercard Mastercard is not liable to you for any damages that you suffer in connection with your participation in the Program, unless the damage results directly from Mastercard's failure to perform the express obligations under these Terms and Conditions. Mastercard and its affiliates, its respective directors, officers, employees, agents, and successors and assigns, are not responsible, and shall not be liable for, any direct, indirect, special, incidental, or consequential damages (including lost profits). Without limiting the foregoing, Mastercard is not responsible for any card account fees or penalties that you incur on your card, including fees and penalties that may result from rebate reversals. Any tax liability

Change of Terms: Mastercard can add to, delete from, or change (each, a "change") the terms of these Terms and Conditions and/or the Program at any time. Mastercard will

Disputes: Any disputes regarding Offers or rebates, or your ability to participate or receive them, may be determined by Mastercard, by your Issuer, or Merchants. That resolution

Additional Terms: Your Issuer and Merchants may impose additional terms on your participation in the Program. These Terms and Conditions are in addition to, and do not amend

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.