

MASTERCARD® BLACKCARD™

Program Reward Rules and Guide to Benefits

MasterCard Black Card Reward Program Rules

This document contains the official Rewards Program Rules (Program Rules) for the MasterCard Black Card Program (Program) and includes important conditions and limitations. Use of your MasterCard Black Card Account (Account) constitutes your acceptance of each of the terms described below. Please read these Program Rules and keep this document in a safe place. Capitalized terms not defined in these Program Rules have the meaning ascribed to them in the Cardmember Agreement.

Program Administration

The Program is managed by Barclays Bank Delaware (Barclaycard) located in Wilmington, DE (we, us or our) and administered by TSYS Loyalty, Inc. (TLI), an independent company not affiliated with Barclaycard or Luxury Card (Luxury Card). Barclaycard and Luxury Card are responsible for establishing the terms and conditions of the Program and reserve the right to modify, amend or terminate the Program at any time.

Luxury Card is not a party to the Cardmember Agreement between you and us, does not participate in any extension of credit, and has no authority regarding the Account. Barclaycard is the sole creditor and owner of the Account. Barclaycard's Privacy Policy is available online at myluxurycard.com. Barclaycard, TLI and Luxury Card will share information to the extent needed to administer the Program.

To qualify for participation in the Program and to maintain your good standing:

- Your Account must remain open, active and not in default under your Cardmember Agreement with us.
- Your Account cannot have been inactive for 6 billing cycles in a row (representing approximately 6 months). Inactive means you have no balance, no payments and no transactions.
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the Account only for personal, family or household expenses.
- All Program Points (Point or Points) earned on purchases made by the primary cardmember and any authorized user(s) will be posted to the primary cardmember's Account.
- If you do not keep your Account open, active, and in good standing, your enrollment in the Program may be cancelled and any unredeemed Points may be forfeited.

Customer Service

Questions regarding the Program, including questions about your Rewards Points balance and/or Points redemption, may be directed to 844-724-2500, option 1, between 7:00am and 9:00pm Monday through Friday and between 9:00am and 9:00pm Saturday and Sunday, Eastern Time or online anytime at myluxurycard.com.

Earning Points

You earn Points on retail purchases with the MasterCard Black Card (the Card), less credits, returns and adjustments (Net Purchases) made by the primary cardmember and/or any authorized user(s) of the Account.

- You will earn 1 Point for every \$1 in Net Purchases using your Card.
- Balance Transfers, Cash Advances, Quasi-Cash Transactions (transactions in highly liquid assets, e.g., assets that are directly convertible to cash such as, but not limited to, money orders, traveler's checks, foreign currency and lottery tickets), purchases made by or for a business or for a business purpose, fees, interest charges, and unauthorized/fraudulent transactions do not earn Points.
- There is no limit to the total Points you can earn as long as the Program continues and your Account is open, active and in good standing.
- Point accumulations will be reported monthly on your billing statement.
- Points are awarded based on whole dollar amounts. For calculation purposes, when a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$0.49 will be rounded down to the nearest whole dollar. For example, if you make a purchase in the amount of \$49.49, 49 Points will be awarded, but if the transaction amount is \$49.50, 50 Points will be awarded.
- The primary cardmember is solely responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Neither Barclaycard nor Luxury Card provides tax advice.
- Barclaycard reserves the right, at its sole discretion, to disqualify any cardmember from participating in the Program and to invalidate any or all Points earned for abuse, fraud, or any violation of the Program Rules.

Redeeming Points

- Points may be redeemed by the primary cardmember for a variety of rewards. All rewards selections are subject to availability. To redeem Points for rewards, cardmembers may call the Rewards Service Center at 844-724-2500, option 1, between 7:00am and 9:00pm Monday through Friday, and between 9:00am and 9:00pm Saturday and Sunday, Eastern Time or online anytime at myluxurycard.com.
- Redemption options available include airfare, cash back in the form of a statement credit, gift cards, gift certificates and merchandise.
- Airfare rewards redemptions start at 66 points (\$1.00) and can be redeemed in increments of 66 points thereafter.
- Cash back statement credit redemptions start at 66 points (\$1.00) and can be redeemed in increments of 66 points thereafter.
- Gift card, gift certificates and merchandise redemptions minimums vary based on what you are redeeming for.

Cash Back Redemption

The Cash Back Redemption option allows the primary cardmember to redeem Points for an Account statement credit at a redemption rate of 1.5%. For example, you can redeem 5,000 Points for a \$75 statement credit.

- The Cash Back statement credit offer cannot be combined with other Rewards offers.
- Cash Back statement credits will be posted to the primary cardmember's Account within 5-7 business days of request. Statement credits reduce your Account balance but cannot be applied toward any minimum payment and are otherwise subject to the terms and conditions applicable to your Account.

Airfare Rewards Redemption

The primary cardmember may redeem Points for a scheduled ticket on a participating major airline carrier, provided that the fares and schedules are found on, and the ability to generate a ticket (electronic or paper) is possible through, the Global Distribution System (GDS). Airfare Rewards may only be redeemed for scheduled flights on participating airlines by calling the Rewards Service Center at 844-724-2500, option 1, or online at myluxurycard.com.

- Airfare Rewards Points are redeemed at a rate of 2% through the Rewards Service Center. For example, 50,000 Points equates to \$1,000 in airfare.
- There are no restrictions or Blackout dates for eligible or participating airfare reward redemptions available on GDS.
- **All air travel must be booked through the Rewards Service Center. No other travel agency may be used for these offers.**
- If you purchase airfare from airlines' websites or other Internet travel providers using your Card, the Cash Back option allows you to redeem Points for a statement credit for the entire or the partial purchase price at the Cash Back redemption rate of 1.5%. The Cash Back statement credit offer cannot be combined with other air travel Rewards offers.
- Reservations for tickets also exclude the use of charters, wholesalers, consolidators and any Internet fares that are not published and/or available through GDS. You may elect to use the Cash Back option in those cases.
- All airline tickets are non-refundable, non-transferable, and non-changeable. Once Points are redeemed and ticketed, the Rewards Service Center will not be able to make changes to dates, destinations, class, etc. The primary cardmember may elect to have changes made directly with the airline and pay the airline service fee and pay applicable fare increases.
- There is no limit to the price of your ticket. Any combination of Points and other forms of payment can be applied to the purchase price.

- All travel itineraries and supporting documentation will be sent via email when available; otherwise, paper documents will be sent via first-class mail. When electronic tickets are available and the primary cardmember selects paper tickets, a service fee of a minimum of \$50 per paper ticket will be assessed by the participating airline at time of ticketing. Priority, 3-5 day delivery, Saturday or international deliveries will be subject to additional shipping charges as imposed by the shipping vendor and will be charged to the primary cardmember's Card at time of reservation.
- The traveler may be subject to customs' fees, baggage charges or any other charges assessed as a result of travel.
- Participating air carriers are subject to change at any time without notice.
- A primary cardmember may elect to have the Rewards Service Center book non-Rewards airline tickets through a major airline carrier provided that the fares and schedules are available and the ability to generate a ticket is possible through GDS. This service will be subject to a service fee at time of booking.
- Barclaycard is not responsible for communication of airline schedule changes or any other changes made by the airline. Flight reservations should be reconfirmed by the primary cardmember or designated traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. The primary cardmember or designated traveler is responsible for obtaining a valid government-issued photo ID and the appropriate international travel documentation such as passports and visas.
- Barclaycard, Luxury Card and TLI are not responsible for the performance of any airline.

Gift Card, Hotel/Car Rental Certificates and Merchandise Redemption

- Primary cardmembers may redeem Points for gift cards, hotel/car rental certificates and merchandise by calling the Rewards Service Center at 844-724-2500, option 1, or online at myluxurycard.com. Points are redeemed at a redemption rate of 1%. For example, 5,000 points equates to a \$50 redemption value.
- If you redeem Points for gift cards or hotel/car rental certificates, they will be mailed to the U.S. street address or P.O. Box of record with Barclaycard within 10-14 business days. Gift cards and hotel/car rental certificates will not be mailed to an F.P.O., A.P.O. or international address. Expedited shipping is available for gift cards and hotel/car rental certificates at an additional cost to you and must be mailed to a U.S. street address.
- The number of Points needed to redeem for merchandise, gift cards and hotel/car rental certificates may change at any time.
- Hotel/car rental certificates are valid at participating merchants only through the expiration date printed on the certificate.

- Use of any gift card or hotel/car rental certificate you redeem is subject to any additional restrictions listed on the gift card or gift certificate or that are outlined in the individual merchant/provider disclosures.
- Merchant/provider disclosures may be viewed by accessing your Account at myluxurycard.com to review available gift cards, hotel/car rental certificates and merchandise and the associated merchant/provider disclosure including conditions, restrictions and exclusions that may apply. Each merchant/provider has the right to place restrictions on the use of its gift cards or gift certificates.
- Gift cards or hotel/car rental certificates are not exchangeable, refundable, transferable or redeemable for cash, cannot be replaced if lost or stolen and are void where prohibited.
- Gift cards and hotel/car rental certificates do not include taxes or other charges imposed by merchant at time of use.
- If you redeem your Points for merchandise, items will be mailed to the U.S. street address of record with Barclaycard within 4-6 weeks. Merchandise will not be mailed to a P.O. Box, F.P.O., A.P.O. or international address. Expedited shipping is not available for merchandise.
- Items are subject to availability and may change at any time. Goods of equal or similar value may be substituted if the item you select is unavailable. Featured merchandise may not necessarily reflect exact colors or models due to the photography used for general representation of merchandise and/or manufacturers' model or style updates.
- Purchase protection or extended warranty coverage associated with your Card is not applicable to Rewards.
- Barclaycard, Luxury Card and TLI are not responsible for the performance of any merchant, problems/defects of any merchandise purchased using a Reward Certificate or failure of merchant to perform because of bankruptcy, insolvency or any other reason.

Important Information about Points

- As long as your Account remains open, active, and in good standing, your Points will not expire.
- You have no property rights or other legal interest in Points. Points have no cash value or value of any kind until they are fully redeemed.
- Points may not be transferred or assigned.
- If Points or other benefits are not available, a comparable benefit will be provided as determined by us.
- In the event of any abusive, gaming, or fraudulent activity related to the Program, as determined by us in our sole discretion, we reserve the right to make corresponding Point adjustments to your Account and/or to cancel your Account at any time.
- The Program is subject to all applicable laws and regulations. The redemption of Points is void where prohibited by law. The sale or barter of any Points or items received through redemption through the Program, other than by us, is expressly prohibited.

Points Restrictions

You may not earn Points and/or your redemptions will not be processed during a billing cycle in which any of the following occur:

- You fail to make the minimum payment due by the payment due date.
- Your Account becomes delinquent.
- Your Account is otherwise in default under your Cardmember Agreement with us. (Your Account is not in good standing.)
- You engage in any illegal activity through the use of the Program or engage in activity that is deemed to be abusive or gaming conduct under the Program, as determined by us at our sole discretion.

Points Forfeiture

Your Points may be forfeited if any of the following occur:

- Your Account becomes seriously delinquent, as determined by Barclaycard at its sole discretion.
- You or we close your Account for any reason.
- You engage in fraudulent activity on this Account.
- Your Account is otherwise in default under your Cardmember Agreement with us. (Your Account is not in good standing.)
- You engage in any illegal activity through the use of the Program or engage in activity that is deemed to be abusive or gaming conduct under the Program, as determined by us in our sole discretion.

If your Points are forfeited for any reason, we will not reinstate those Points to your Account.

Limitation and Release of Liability

By participating in the Program and accepting and using Points earned through the Program, you (and any person to whom you give the benefits from the Program) release, discharge, and hold harmless Barclaycard and its respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors, and assignees from all claims, damages, or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products purchased in connection with the Program. Barclaycard is not responsible for unauthorized redemptions on your Account. Barclaycard has no liability in case of disagreement over issuance of Points or items received through redemptions or a cardmember's right to possess Points or make redemptions.

LOUNGE CLUB™ Benefits

Primary cardmembers are eligible for a complimentary membership to participating airport lounges which allows for unlimited visits for yourself as well as guests.

- To receive your complimentary membership, you must enroll in the Lounge Club Program by visiting myluxurycard.com.
- You must present your personalized LOUNGE CLUB membership card for entry into the participating lounges. Your MasterCard Black Card may not be used to gain entry into the lounge.

- Your LOUNGE CLUB membership card will automatically be renewed if your Account is open and in good standing. Renewal terms and conditions are at the discretion of the Program, Barclaycard and LOUNGE CLUB.
- Visit loungeclub.com for a complete list of eligible lounges. Entry into lounges is subject to terms and conditions of the participating lounge.

Global Entry Application Fee Credit

Global Entry Membership allows international travelers expedited entry upon arrival in the United States. Once approved, Global Entry members can use automated kiosks in most major U.S. airports, rather than having to go through the traditional arrival process.

- There is a \$100 application fee payable to US Customs and Border Protection (CBP), which administers the program. Global Entry membership also includes access to the TSA PreCheck program with no additional application or fee required. Primary cardmembers will receive one statement credit for this \$100 application fee, once the fee is charged to the Account. For the benefit to apply, the Account must be open 7 days prior to application fee being charged.
- Please allow 2-3 weeks for the credit to appear on your statement. The ability to receive a \$100 application fee credit will reset once every 5 years. Neither Barclaycard nor Luxury Card has control over the application and/or approval process for Global Entry and neither has access to any information provided to the government by the cardmember or by the government to the cardmember. Barclaycard and Luxury Card have no liability regarding the Global Entry program. CBP charges an application fee to process the application regardless of whether the cardmember's application is approved.
- For additional information on the Global Entry program, including information regarding the application and/or approval process (including restrictions and eligibility requirements) and for a list of participating airlines and airports, as well as the full terms and conditions of the program, please go to globalentry.gov. The Global Entry program is subject to change, and we have no control over those changes.

\$100 Annual Airline Credit

Qualifying airline purchases are eligible to receive a statement credit for a total amount of up to \$100 each calendar year.

- To be eligible to receive the credit, the Account must be open and in good standing and the primary cardmember or authorized user(s) must use their Card for a qualifying airline purchase.
- Qualifying airline purchases are defined as purchases made by the primary cardmember or authorized user(s) with an airline for items including airfare, baggage fees, lounge access, and some in-flight purchases, as determined by the merchant category code. Barclaycard does not determine and is not responsible for whether merchants correctly identify themselves and bill transactions as being made at locations in a particular category.

- Please allow up to two weeks after the qualifying airline purchase is charged to your Account for statement credit(s) to be posted to the Account. Cardmembers are responsible for payment of all purchases on the Account regardless of eligibility for statement credit.
- This is an annual benefit and the maximum credit available per Account is \$100 each calendar year (January 1 through December 31). The transaction date that the purchase was made will be used to determine the applicable calendar year.
- This benefit is subject to change at any time at the sole discretion of Barclaycard.

Important General Program Disclosures

The Program is subject to change without prior notification. Other significant terms may apply. All trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this document. Points cannot be combined with other discount or reward programs unless specifically authorized by us.

We reserve the right to correct inaccurate rewards values represented on statements or our website, at our sole discretion.

We may, at our sole discretion, cancel, modify, restrict, or terminate the Program or any aspects or features of the Program at any time without prior notice. All interpretations of Program Rules shall be at our sole discretion.

MasterCard Black Card Guide to Benefits

Luxury Card Concierge Service

Cardmembers experience the highest caliber of service with the Luxury Card Concierge.™ Imagine your own Personal Assistant

24 hours a day, 365 days a year, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes “Concierge Service” to the next level with robust, personalized features that will save you time and simplify your day, such as:

- Personal Profile to track preferences for travel, hotels, dining, entertainment, special occasions—and even food allergies.
- Local experts who can provide on-site assistance with everyday household needs—like being there when the new appliance is delivered, because you can’t be.
- Access to unique dining and entertainment venues to turn a special occasion into a memorable experience.
- Reminder service for those dates or events that you can’t afford to miss.
- Pre-trip planning services, providing you with critical information in advance of your trip including: 10-day weather forecast, travel requirements, city-specific news and conditions, safety and security advisory, suggested packing list, pre-arranged confirmations for dining and other services, top must-see attractions, fitness facilities, jogging paths and recreation within close proximity of your hotel, etc.

Let Luxury Card Concierge™ assist you today, so you can have your day back! Our experts look forward to assisting you at 844-724-2500.

Luxury Travel Benefits

As a World Elite MasterCard cardmember, you have access to MasterCard Travel Services,[™] a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies, including Professional 24/7 travel services, World Elite Luxury Hotels and Resorts portfolio, World Elite Air, Private Jet and Cruise programs as well as MasterCard Airport Concierge and much more.

Take Advantage of All Your World Elite MasterCard Benefits

Simply call the number on the back of your World Elite MasterCard or visit [mastercard.com/worldelitetravel](https://www.mastercard.com/worldelitetravel) for program updates and to learn about special promotional travel offers. Benefits are subject to availability and restrictions apply, for terms and conditions, please visit [mastercard.us/travel-benefits-terms.html](https://www.mastercard.us/travel-benefits-terms.html).

MasterCard Professional 24/7 Travel Services

Enjoy complimentary travel planning.

As a World Elite cardmember, you have access to a variety of high-quality, high-value vacation choices from a portfolio of internationally-recognized travel brands. Our professional travel advisors are ready to help you plan your trip—at your convenience, 24 hours a day, 7 days a week.

World Elite HOTELS & RESORTS PORTFOLIO

Enjoy Preferred Amenities at fine properties around the world with leading partners including Starwood, Mandarin Oriental, InterContinental, Rocco Forte, Shangri La, Taj, Fairmont, Raffles, Swissotel, Hyatt and many more.

The World Elite Hotels and Resorts Portfolio is a collection of exceptional properties selected for World Elite cardmembers. Choose from world-famous icons to edgy boutique hotels and leading family resorts. You will enjoy a unique suite of preferred amenities including:

- Room upgrade, subject to availability
- Early check-in, subject to availability
- Late check-out, subject to availability
- Complimentary breakfast daily for up to two people
- World Elite Amenity (varies by property)

World Elite AIR PROGRAM

Whether you are looking for savings or luxury, the World Elite Air Program has something for you. Participating airlines include Aer Lingus, Aeromexico, Austrian, Etihad, LAN, Lufthansa, Virgin Atlantic and more.

Access a wide range of benefits that include upgrades, savings and discounts when you use your World Elite MasterCard card:

1. World Elite Upgrade Program

- Purchase a full-fare Economy Class ticket on select airlines and receive an upgrade to Business Class.

2. World Elite Business Class Companion Ticket Savings Program

- Purchase a full-fare Business Class ticket on select airlines and your companion can receive a savings of up to 50% off their business class airline ticket.
- Purchase a full-fare Business Class ticket on select airlines and your companion receives a complimentary Business Class ticket.

3. World Elite Airfare Savings Program

- Preferred savings available in all classes of service to international destinations around the world.

World Elite PRIVATE JET PROGRAM

Fly in style with unparalleled, individualized service on private jet flights.

Private jet providers include Sentient, ACS and Lufthansa Private Jet.

Save each time you fly on a private jet. Arrive relaxed and in style when you let your World Elite MasterCard card take your travels to the next level with these benefits:

- **Sentient:** Enjoy \$500 off your next charter flight
- **Lufthansa Private Jet:** Enjoy 5% off your next charter flight
- **Air Charter Services (ACS), enjoy your choice of:**
 - Savings up to \$750, or
 - Complimentary in-flight meals, beverages and services or
 - Chauffeur-driven transportation upon arrival within 50 miles

World Elite CRUISE PROGRAM

Pamper, rejuvenate, and explore with leading cruise lines including Avalon, Azamara, Crystal, Cunard, NCL, Oceania, Paul Gauguin, Regent, Royal Caribbean, Sea Cloud, SeaDream, Silversea, Uniworld, Un-Cruise Adventures and more.

Enjoy savings on a worldwide fleet of cruise ships, mega-yachts and boutique river vessels sailing to all corners of the world. From floating family resorts at sea to intimate five-star luxury yachts to exotic expeditions and adventures, your exclusive World Elite benefits provide shipboard credits of up to \$500 per cabin on select sailings.

World Elite TOURS and VACATIONS PROGRAM

Don't just visit a destination—live it with world class tour providers including Abercrombie & Kent, Absolute Travel, Avanti Destinations, Globus, Journey Mexico, Kensington Tours, Key Tours, Monograms, Classic Vacations, Ski.com, Butterfield & Robinson, Swain Tours, Big Five, Ker & Downey, Perry Golf, South African Airways Vacations, Trafalgar, and many more.

Discover an extensive selection of tours and vacation packages throughout the world, from family-friendly destinations to fully customized travel experiences. Your exclusive World Elite Tours and Vacations benefits offer up to \$500 in savings on a variety of vacation styles, destinations and experiences.

World Elite CAR RENTAL PROGRAM

Car rentals for World Elite cardmembers take you further with National, Avis and Sixt.

- Receive a minimum of 15% and up to 25% savings off your car rental.
- Enjoy complimentary elite membership status with each provider.

World Elite Chauffeured Car Service

Arrive in style with Sixt Limousine Service, International Limousine Service, Vitesse and Avis Chauffeured Car.

- Save 15% on chauffeured cars.
- Enjoy a \$50 voucher toward your next Chauffeured Service (with select providers).

Additional World Elite MasterCard benefits include

MasterCard Airport Concierge™

Your passport to the finer side of air travel.

Enjoy a 15% savings on Airport Meet & Greet. Arrange for a personal, dedicated Meet & Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 450 destinations worldwide, 24 hours a day, 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 mastercard.com/airportconcierge or consult your Travel Advisor.

MasterCard Global Service Premium

Emergency Services.

If your World Elite MasterCard card is ever lost or stolen, MasterCard will attempt to notify your financial institution within five minutes of being reported. In most instances, MasterCard can provide an emergency cash advance within an hour and will send you a replacement card in one day in the top 75 delivery destinations worldwide.** This service is available 7 days a week in 75 markets.

MasterCard Global Concierge

A concierge everywhere you go.

World Elite MasterCard comes with a complimentary 24/7 concierge that serves as your personal assistant, offering exceptional service and convenience no matter where you are or when you need it. You have access to thousands of benefits and privileges with premier hotels, restaurants, clubs, spas, luxury products, event tickets and practical services across the globe.

Take Advantage of All Your World Elite MasterCard Benefits

Simply call the number on the back of your World Elite MasterCard card or visit mastercard.com/worldelitetravel for program updates and to learn about special promotional travel offers.

Terms and Conditions:

Additional terms, conditions and restrictions apply to each of the above benefits. For additional World Elite MasterCard benefit details, terms, and conditions, please call the number on the back of your card or visit [mastercard.com/worldelitetravel](https://www.mastercard.com/worldelitetravel). Travel-related services are provided by or through one or more travel service providers and such travel service providers and benefits are subject to change at any time by MasterCard without notice. All benefits are subject to availability at the time of booking. Benefits are subject to terms and conditions unique to each travel service provider and /or destination. All travel and benefits require purchase with your World Elite MasterCard card. The goods and services described herein are offered and provided by third party merchants and MasterCard is not responsible for any losses related to the offer, fulfillment or use of the goods or services. Offers available on select charters, sailings, tours, and chauffeured cars. Offers may vary by supplier. Hotel & Resort benefits may be limited to specific room types and may vary by supplier.

To take advantage of any World Elite® travel benefits unless stated otherwise, you must book through Carlson Wagonlit Travel, MasterCard's designated travel agent for MasterCard Travel Services, and must reserve and pay in full for reservations, including deposit and final payment, with a valid World Elite MasterCard. All benefits and offers are subject to availability and are subject to change or cancellation without notice. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations, and are valid on new bookings only. Multiple World Elite travel benefits provided by MasterCard Travel Services may be booked, but such benefits may not be combinable with a travel service provider's other offers.

Blackout dates and additional terms, conditions and restrictions may apply. Specific travel benefits are not available for certain card programs. Please visit [mastercard.com/worldelitetravel](https://www.mastercard.com/worldelitetravel) or contact one of our program travel advisors for additional program details and terms and conditions. Airline booking and other fees may apply. Carlson Wagonlit Travel, MasterCard, World Elite MasterCard issuers and travel service providers are not responsible for printing or typographical errors. The terms and conditions contained herein are subject to change at any time by MasterCard without notice. All benefits are subject to availability. MASTERCARD, WORLD ELITE. MASTERCARD TRAVEL SERVICES and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. All rights reserved.

**Other delivery methods may include: Next day in U.S., 2 business days outside the U.S.

Additional terms and conditions apply. Subject to certain limitations and exclusions. Please refer to your issuing financial institution for complete coverage terms and conditions or call the MasterCard Assistance Center at 800-622-7747 for details on your benefits or to file a claim.

MasterCard Airport Concierge™ provided by Global Airport Concierge

In the case of making any airport concierge service (Meet & Greet) booking utilizing MasterCard Airport Concierge provided by Global Airport Concierge (GAC), it is the MasterCard cardmember's responsibility to provide all the required and correct information. Any lack or delay of the information can affect the service and neither MasterCard International Incorporated ("MasterCard") nor GAC will be held responsible for any such event. It is the MasterCard cardmember's responsibility to choose and book a start time that allows sufficient time for the service to take place or the formalities to be completed in good time. There is no charge for any cancellations made more than 48 hours in advance of the service. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and no right to refund. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport. Airside access at some airports may be subject to possible security restrictions. Infants up to 12 months will not be charged and between 12 and 36 months will be charged at 50%. Standard service times are typically 3 hours. Additional fees may apply for service—times of more than 3 hours. This does not apply to cases when flights are unexpectedly delayed. Additional fees may apply after the initial booking due to changes/cancellations made within 48 hours of travel, extra services added or additional passengers added at the airport. Fees depend on the airport and can be requested at time of booking. All rates are inclusive of foreign taxes, administration costs, gratuity and tips. Additional terms, exclusions and conditions apply, visit [mastercard.com/airportconciergeterms](https://www.mastercard.com/airportconciergeterms).

Identity Theft Resolution Services

Program Description:

Personal Identity Theft Resolution Services 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 valid World or World Elite cardmember who holds a MasterCard issued by a U.S. financial institution.

Access:

Simply contact **800-MasterCard: 800-627-8372** if you believe you have been a victim of Identity Theft.

Services provided:

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

- Concierge Level Certified Restoration Specialist that works autonomously on behalf of the cardmember and relieves the cardmember of the direct involvement of processing necessary documentation, lengthy phone conversations and dispute resolutions.

- Limited Power of Attorney (LPOA) to represent cardmember during an Identity Theft event.
- Multiple Tri-Bureau credit reports pulled at no cost to the cardmember to help ensure a complete resolution of identity event and return of cardmember to pre-victim status.
- Assistance from a Specialist with cancelling the cardmember's credit/debit card(s), membership cards, affinity cards and more in the event that identity theft has occurred (even if cardmember has not experienced a lost wallet.)
- Ongoing communication with Specialist about the most current status of the cardmember's fraud investigation until the fraud claim is successfully resolved.
- Access to a Specialist who disputes with the consumer reporting agencies on behalf of the cardmember to ensure that no fraudulent information negatively affects his/her consumer report history.
- Providing the cardmember with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardmember to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Notifying all three major credit reporting agencies to obtain a free credit report for the cardmember and placing an alert on the cardmember's record with the agencies.
- Assisting the cardmember with debit, credit and/or charge card replacement.
- Assisting cardmember with membership/affinity card replacement.
- Educating the cardmember on how Identity Theft can occur and of protective measures to avoid further occurrences.
- Providing the cardmember with the Identity Theft Resolution Kit.
- Providing the cardmember with sample letters for use in canceling checks, ATM cards, and other accounts.

Identity Theft Alerts:

MasterCard is offering cardmembers cyber security through Identity 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, Identity Theft Alerts is tracking thousands of websites and millions of data points, and alerting cardmembers whose personal information they find has been compromised online. This information is being gathered in real-time so that cardmembers have the opportunity to react quickly and take the necessary steps to protect themselves.

Get started at no cost to you by enrolling at mastercard.us/idtheftalerts.

Charges:

There is no charge for these services—they are provided by your financial institution.

Services Not Provided:

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

Program provisions for personal identity theft services

This service applies only to you, the named MasterCard cardmember. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each cardmember. This service is provided to eligible MasterCard cardmembers at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible MasterCard cardmembers, 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 **800-MasterCard: 800-627-8372.**

Price Protection

The Legal Disclosure is part of this agreement.

Key Terms:

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

Administrator means Sedgwick Claims Management Services, Inc. You may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at 800-MasterCard: 800-627-8372.

Auction (online or live) means a place or Internet site where items are sold through price bids or 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.)

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

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

Covered card means the World Elite 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 one hundred twenty (120) 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 one hundred and twenty (120) 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. 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 one hundred twenty (120) days from the date of purchase as indicated on your receipt.

B. The kind of coverage you receive:

- Purchases you make entirely with your **covered card** are covered for one hundred twenty (120) 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).

C. Coverage limitations:

Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claim(s) per **cardmember** Account per twelve (12) month period.

D. What is not covered:

- Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- 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 one hundred twenty (120) 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, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

E. How to file a claim:

For a Printed Advertisement:

- Call 800-MasterCard: 800-627-8372 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 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 800-MasterCard: 800-627-8372 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 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.

Purchase Security

Benefit Information

What is this benefit?

Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible card in the event of theft, damage due to fire, vandalism, or accidentally discharged water, or certain weather conditions within the first ninety (90) days of the purchase date. This benefit is limited to a maximum of one thousand dollars (\$1,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardmember.*

Who is eligible for this benefit?

You are eligible if you are the valid cardmember of an eligible card issued in the United States.

Purchase Security Coverage Details

How does this coverage work?

You do not need to register your eligible purchases in any way. They are automatically covered for damage due to:

- Fire, smoke, explosion, riot, or vandalism
- Windstorm, lightning, hail, rain, sleet, or snow
- Aircraft, spacecraft, or other vehicles
- Theft (except from autos or motorized vehicles)
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current (This benefit does not apply to electronic components)

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible card and the eligible item meets the terms and conditions of the benefit.

What types of purchases are not covered?

- Animals and living plants
- Antiques and collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle
- Broken items, unless damage is the result of a covered occurrence
- Computer software
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, professional, or commercial use
- Items stolen from automobiles and other vehicles, or common carriers
- Items that are lost or that “mysteriously disappear,” meaning that the item or item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Items under the care and control of a common carrier, which includes the U.S. Postal Service, airplanes, or delivery service
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or the supervision of a traveling companion whom you know
- Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Theft or damage resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Used or pre-owned items

Should I keep copies of receipts or any other records?

Yes. In the event that you need to file a claim, copies of your card receipt and the itemized store receipt are required to verify the claim.

Filing a Purchase Security Claim

What do I do if my purchase is stolen or damaged?

Call the Benefit Administrator at **800-553-4820** within **sixty (60) days** of the theft or damage. The Benefit Administrator will ask you for some preliminary information about the incident and send you the appropriate claim form.

If your purchase is stolen or damaged, make sure to also file a police report **within forty-eight (48) hours of the occurrence**.

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

How do I file a claim?

Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents:

- Your card receipt
- The itemized store receipt
- A police report (**filed within forty-eight (48) hours of the incident**) in the case of theft, fire, insurance claim, loss report, or other report sufficient to determine eligibility for benefits
- A copy of your primary insurance 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 when applicable.
- Documentation (if available) of any other settlement of the theft or damage
- Any other documentation deemed necessary to substantiate your claim

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In cases of damage, you will be asked to send, **at your expense**, the damaged item along with your claim in order to substantiate the claim, so make sure to keep the damaged purchase in your possession.

Gift recipients of eligible items may also handle the claim process if you are able to provide all the documents and items necessary to fully substantiate the claim.

Please Note: Claim forms must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.

For faster filing, or to learn more about Purchase Security, visit cardbenefitservices.com

Purchase Security Reimbursement Details

How does the reimbursement process work?

If you have met the terms and conditions of the benefit, and depending on the nature and circumstances of the incident, the Benefit Administrator will resolve your claim in one of two ways:

1. A damaged item, whether wholly or in part, may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, typically you will be notified of the decision within fifteen (15) days after the required documentation of theft/damage has been submitted or is received.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible card receipt, less handling and shipping charges, up to a maximum of one thousand dollars (\$1,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardmember.*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

Yes, if you have insurance applicable to the damaged or stolen item (e.g., business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal Declarations Page may be sufficient.*

*** Please Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is one thousand dollars (\$1,000.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardmember. You will receive no more than the purchase price as recorded on the eligible card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in insurance or indemnity descriptions, policies, or contracts.

ADDITIONAL PROVISIONS FOR PURCHASE SECURITY

This protection provides benefits only to you, the eligible cardmember, and to whomever receives the eligible gifts you purchase entirely with your eligible card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied 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 your benefits may be canceled. Each claimant 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 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 theft or damage.

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 payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardmembers 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 cardmembers whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for eligible cardmembers, 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 cardmember. 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.

FORM #VPS 1000-50K-90D – 2013 (04/14)

PS-0

Return Protection

Benefit Information

What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible card if you are not satisfied with it and the retailer won't allow it to be returned.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardmember of an eligible card issued in the United States.

What is covered?

Eligible items of personal property purchased entirely with your eligible card are covered for reimbursement up to five hundred dollars (\$500.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per Account. Eligible items are automatically covered when purchased with your card—they do not need to be registered to qualify for coverage.

What types of items are not covered?

- Animals and living plants.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments.
- Computer software.
- Damaged/non-working items.
- Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories.
- Items purchased for resale, professional, or commercial use.
- Items purchased outside of the United States.
- Items that have been altered.
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items.
- Medical equipment.
- Perishables, consumables and limited-life items including, but not limited to, rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Seasonal items including, but not limited to, holiday decorations.

What if the store offers a guarantee?

This benefit is designed to cover you if the store will not allow you to return the item for a refund, exchange or credit. Please Note: If you file a claim within the first thirty (30) days of purchase, you may be asked to submit proof of the store's return policy.

Filing a Return Protection Claim

How do I file a claim?

1. If you're not satisfied with a purchase made with your card and the item cannot be returned, call the Benefit Administrator at 888-565-8472, within ninety (90) days of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.

2. Within thirty (30) days of the date of your call, return the completed claim form with your original itemized sales receipt and original card receipt showing that the entire purchase was made with your card to:

Card Benefit Services
P.O. Box 2894
Great Falls, MT 59403

3. A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services at your expense. Please Note: The item must be received in like-new/good working condition for your claim to be approved.

For faster filing, or to learn more about Return Protection, visit cardbenefitservices.com.

How will I be reimbursed?

After your claim is approved and the item has been received, the Benefit Administrator will issue a refund for the purchase price of the item, up to a maximum of five hundred dollars (\$500.00) per eligible item, with a one thousand dollars (\$1,000.00) annual maximum per Account, less any applicable shipping and handling fees.

ADDITIONAL PROVISIONS FOR RETURN PROTECTION

The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery available to you, the eligible cardmember. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible cardmember.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefit may be canceled. Each cardmember 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 misrepresentations of material fact.

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

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardmembers at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to 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 cardmembers 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 cardmember. 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.

FORM #VRETPRO – 2013 (04/14)

RP-0

Extended Warranty

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

A. To get coverage:

- You must purchase the new item entirely with your covered card and/or accumulated points from your covered card for yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twenty-four (24) months or less.

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer 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 twelve (12). 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 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 service contract or extended warranty exceeds twenty-four (24) 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 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 replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

D. What is not covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- 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.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Indirect or direct damages resulting from a covered loss.
- Mechanical failure arising from product recalls.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical damage to the item.
- Any exclusion listed in the original manufacturer's warranty.

E. How to file a claim:

- Call 800-MasterCard: 800-627-8372 to request a claim form. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred 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.

MasterCard Global Service

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

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

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

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 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 75 countries worldwide. Some of the key toll-free MasterCard Global Service telephone numbers are:

Australia	1-800-120-113	Mexico	001-800-307-7309
Austria . . . . .	.0800-21-8235	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	1-800-307-7309

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

Account Information and Card Benefits

Contact your World Elite MasterCard card issuer directly for Account information and card benefits.

ATM Locations

Call 877-FINDATM (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 mastercard.com to use our ATM locator. You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

Auto Rental Collision Damage Waiver

Benefit Information

What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?

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 cardmember whose name is embossed on an eligible 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 or reimbursement.

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.

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 Royce. 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
- 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
- Theft or damage due to hostility of any kind (including, but not limited to, war, 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
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardmember's lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)
- Theft or damage reported more than forty-five (45) days* from the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- 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 Republic of Ireland, or Northern Ireland

Where am I covered?

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.

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:

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

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

Call the Benefit Administrator for help at **800-348-8472**. If you are outside the United States, call collect at **804-673-1164**.

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at **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 and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (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.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardmember 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

How do I file a claim?

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.

For faster filing, or to learn more about Auto Rental CDW, visit www.eclaimsline.com

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.

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 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 your benefits may be canceled. Each cardmember 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) months of the date of the incident/occurrence.

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 been complied with fully.

This benefit is provided to eligible cardmembers 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 cardmembers whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. 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 cardmember. 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.

FORM #VARCDW – 2013 (Stand 04/14)
ARCDW-0

Travel Assistance Services

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services are your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 50 miles or more from home. This is reassuring, especially when you visit a place for the first time or do not speak the language. For services, call **800-MasterCard: 800-627-8372**. Enrollment is automatic and the assistance service is free to cardmembers. Please keep in mind that Travel Assistance Services is not insurance coverage and that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (for example, medical or legal bills). Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service.

You may contact us prior to embarking on a trip to confirm whether or not services are available at your destination(s).

MasterTrip® Travel Assistance

- Before you begin your trip, MasterTrip provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip also will help you locate any lost or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.
- If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a family member, friend, or business Account.
- This service does not provide maps or information regarding road conditions.

Travel Services Medical Assistance

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies. We also can help you refill prescriptions with local pharmacists (subject to local laws).
- In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility, if medically necessary, or have a family member or close friend brought to your bedside, if you have been traveling alone (at cardmember's expense). If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

MasterLegal® Referral Service

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

\$250,000

Worldwide Automatic Travel Accident Insurance, Baggage Delay, and Trip Cancellation/Interruption Insurance

TRAVEL ACCIDENT INSURANCE

WHEN BENEFITS APPLY: As a World Elite MasterCard cardmember of Barclays Bank Delaware (Barclaycard) you, your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of a passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your World Elite MasterCard Account. Coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station, b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your World Elite MasterCard Account. **Common Carrier** means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include **Commutation**, which is defined as travel between the Insured Person's residence and regular place of employment.

BENEFITS

COMMON CARRIER ACCIDENTAL DEATH & DISMEMBERMENT: The full Benefit Amount of \$250,000 is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Barclaycard World Elite MasterCard Account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per Account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to three times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

IMPORTANT DEFINITIONS:

ACCIDENT OR ACCIDENTAL means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to the Insured Person; 3) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of loss.

COMPANY means Federal Insurance Company, also referred to as We, Us, or Our.

DEPENDENT CHILD(REN) means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the Insured Person; or 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning. **Domestic Partner** means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person's sole spousal equivalent; and 3) has resided in the same household as the primary insured person; and 4) has been jointly responsible with the primary insured person for each other's financial obligation, and who intends to continue the relationship above indefinitely.

BAGGAGE DELAY: We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for 3 days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eye glasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples; 5) jewelry and watches; or 6) cameras, video recorders and other electronic equipment.

The \$300 benefit amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, or station authority), available to the insured person. In no event, will we pay more than \$300 in any twelve (12) consecutive month period regardless of the number of baggage delay claims made in that twelve (12) month period. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than twelve (12) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

Trip Cancellation/Interruption: In the event of the Insured Person's Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$1,500. Our payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) \$1,500. The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from: 1) death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or 2) default of the Common Carrier resulting from Financial Insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip. **Financial Insolvency** means the inability of the entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Non-Refundable** means amount of money paid by or on behalf of the Insured Person for a Covered Trip, which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation. **Pre-Existing Condition** means Accidental injury, disease or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Common Carrier passenger fare(s). Disease or illness has manifested itself when: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease. **Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure. **Trip Interruption** means the Insured Person's Covered Trip is interrupted either on the way to the point of departure or after the Covered Trip departure. **Immediate Family Member** means spouse, domestic partner, Dependent Child or Children or other relatives residing with the Insured Person.

ELIGIBILITY: This travel insurance plan is provided to Barclaycard World Elite MasterCard cardmembers, automatically when the entire cost of a Common Carrier passenger fare(s) is charged to a World Elite MasterCard Account while the insurance is effective.

It is not necessary for you to notify Barclaycard, the administrator or the Company when tickets are purchased.

THE COST: This travel insurance plan is provided at no additional cost to eligible World Elite MasterCard cardmembers of Barclaycard.

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

EXCLUSIONS: This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; 4) travel between the Insured Person's residence and regular place of employment; 5) an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.

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

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within ninety (90) days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than one (1) year after the deadline to submit complete proof of loss.

CLAIM PAYMENT: For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within sixty (60) days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary, have complied with all the terms of this policy.

EFFECTIVE DATE: This insurance is effective 10/1/15 or on the date that you become a World Elite MasterCard cardmember, whichever is latest; and will cease on the date the Master Policy 9906-88-49 is terminated or on the date your World Elite MasterCard Account ceases to be in good standing, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the Policyholder: Barclaycard. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator.

PLAN ADMINISTRATOR:

CBSI Services
550 Mamaroneck Ave.,
Suite 309
Harrison, NY 10528

PLAN UNDERWRITTEN BY:

Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road,
P.O. Box 1615
Warren, NJ 07061-1615

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