

# Bilt World Elite Mastercard® Credit Card Guide to Benefits

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Your Guide to Benefits describes the benefits in effect as of 04/01/2023. Benefits information in this guide replaces any prior benefits information you may have received. Please read this guide in its entirety and retain for Your records. While you may not be eligible for coverage of losses under one benefit, you may qualify for coverage under a different benefit.

For questions about Your account, balance, or rewards points, please call the customer service number on Your credit card statement or on the back of Your card.

## Section 1 - Protection Benefits

### Cellular Telephone Protection

#### What is Covered

This coverage reimburses You for the cost to repair or replace the Cell Phone in the event it is Damaged, Stolen, or is unrecoverable due to Involuntary and Accidental Parting. Cracked screens, cosmetic damage or scratches that do not impact the Cell Phone’s capabilities or functionality are not covered.

To be eligible for coverage, the following must occur:

- You must pay the monthly Wireless Bill using Your Covered Card; and
- Wireless Bill charge must post to the Covered Card Account the month immediately preceding the occurrence of the Cell Phone being Damaged, Stolen, or unrecoverable due to Involuntary and Accidental Parting.

Coverage is provided for all Cell Phones with lines that appear on the Wireless Bill.

<b>How Long are You Covered</b>	<p>Coverage starts the first day of the calendar month following the posting of the Wireless Bill charge to the Covered Card Account.</p> <p>If You fail to make a payment of the Wireless Bill with the Covered Card in a particular month:</p> <ul style="list-style-type: none"> <li>◦ Coverage is suspended beginning the first day of the calendar month following the month in which a charge of the Wireless Bill is not posted to the Covered Card Account; and</li> <li>◦ Coverage resumes on the first day of the calendar month following the date of any future posting of a charge of the Wireless Bill to the Covered Card Account.</li> </ul>
<b>Deductible</b>	<p>The amount of \$25 per claim will be deducted from the amount reimbursed for the repair or replacement of the Cell Phone.</p>
<b>Maximum Coverage per Cell Phone</b>	<p>Coverage is limited to the lesser of the following:</p> <ul style="list-style-type: none"> <li>◦ The cost to repair the Cell Phone, less the deductible.</li> <li>◦ The cost to replace the Cell Phone with similar features and functionality at the current market value at time of loss, less the deductible.</li> <li>◦ \$800 per claim.</li> </ul>
<b>Maximum Coverage per Covered Card</b>	<p>Coverage is limited to:</p> <ul style="list-style-type: none"> <li>◦ A maximum of 2 paid claims per 12 month period.</li> <li>◦ \$1,600 per 12 month period.</li> </ul>

Coverage is supplemental to and excess of valid and collectible insurance or indemnity (including, but not limited to, cellular wireless telephone insurance programs, homeowner’s, renter’s, automobile, or employer’s insurance policies). After all insurance or indemnity has been exhausted, We will provide coverage subject to the terms, conditions, exclusions, and coverage limits of this benefit.

#### Definitions

- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Cell Phone** means a wireless telephone that can place and receive cellular telephone calls and appears on Your Wireless Bill. Cell Phone does not include tablets, smartwatches or any other device on Your Wireless Bill or connected to a cellular service other than a wireless telephone.

◦ **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.

- **Damage** means the Cell Phone can no longer perform function(s) as intended in normal service due to broken parts, material or structural failures.
- **Involuntary and Accidental Parting** means an unintended separation from Your Cell Phone when its location is known, but recovery is impractical to complete.
- **Stolen or Theft** means the Cell Phone was taken by force and/or under duress or the disappearance of the Cell Phone from a location under circumstances that would indicate the probability of theft and for which a police report has been filed.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **Wireless Bill** means Your Cell Phone providers' monthly billing statement that includes charges for data, cellular service, or installment payments for the Cell Phone.
- **You or Your** means the person whose name is embossed on the Covered Card.

#### **What is NOT Covered**

- Any Cell Phone purchased for resale.
- Any Cell Phone purchased for professional or commercial use.
- Any Cell Phone that is lost (i.e., mysteriously disappears) without any evidence of a wrongful act.
- Cracked screens, cosmetic damage or scratches that do not impact the Cell Phone's capabilities or functionality.
- Any Cell Phone accessories other than the original equipment that came in the original Cell Phone packaging.
- A loss when a Cell Phone is under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- A loss due to fraud, abuse, gradual deterioration, vermin, inherent product defects, product recalls, war (whether it be declared or not) or hostilities of any kind (including but not limited to, invasion, rebellion or insurrection, radioactive contamination, or risks of contraband).
- A loss resulting from confiscation by any government, public authority or customs official.
- An Act of God (including but not limited to, flood, hurricane or earthquake), or consequential losses resulting from any Act of God.
- A fraudulent act(s) committed or arranged by You.
- A loss arising from illegal activity or acts.
- A loss due to misdelivery or voluntary parting with the Cell Phone.
- Taxes, delivery & transportation charges and any fees associated with the Cell Phone service provider.
- Consequential or incidental damages.
- The loss or corruption of data and applications.
- Any Cell Phone that is not on the Wireless Bill.
- Tablets, smartwatches or any other device on Your Wireless Bill or connected to a cellular service other than a wireless telephone.

#### **How to File a Claim**

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify us of the loss within sixty (60) days of the loss or as soon as reasonably possible.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your Wireless Bill demonstrating that the entire monthly payment for the Wireless Bill was made the month prior to the date of Damage or Theft or Involuntary and Accidental Parting, and has been paid with the Covered Card.
- If Your Wireless Bill doesn't show payment with the Covered Card, a copy of Your Covered Card monthly billing statement that corresponds with the above Wireless Bill.
- A copy of the device summary page from Your Wireless Bill or other sufficient proof of the claimed Cell Phone model linked to Your Wireless Bill account.
- If the claim is due to Theft or criminal action, a copy of the police report is required.
- Documentation (if available) of any other claim settlement such as Your cell phone provider or manufacturer's insurance settlement (if applicable).
- Any other documentation deemed necessary in Our sole discretion, to substantiate Your claim, including but not limited to:
  - An itemized repair estimate from an authorized cell phone repair facility.
  - An itemized store receipt for the replacement Cell Phone.

The requested documents must be submitted within one hundred twenty (120) days of the loss or the claim may not be honored.

Depending on the nature and circumstances of Your claim, We may choose to reimburse You for the cost to repair or replace Your Cell Phone for the lesser of the following:

- The cost to repair the Cell Phone, less the deductible.
- The cost to replace the Cell Phone with similar features and functionality at the current market value at time of loss, less the deductible.
- \$800 per claim.

We will notify You of Our decision once We have processed Your claim. Your claim will be finalized within fifteen (15) business days after We have received all the documentation needed to substantiate Your claim.

All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cell Phone. If the Cell Phone is Damaged, do not discard it until the claim has been fully reviewed. We may require that You submit Your Cell Phone for evaluation and/or salvage.

Refer to [Additional Terms](#) for more information.

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## **Mastercard ID Theft Protection™**

### **Program Description:**

Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

### **Eligibility:**

All Mastercard credit cardholders in the US are eligible for this coverage. Enrollment is required.

#### Service Provider:

ID Theft Protection is provided by Generali Global Assistance, Inc. More information about this service provider is available at: <https://mastercardus.idprotectiononline.com/>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

#### Access:

To receive ID Theft Protection, you must enroll at: <https://mastercardus.idprotectiononline.com/>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. ID Theft Protection is provided on a 24-hour basis, 365 days a year. Contact **1-800-Mastercard** if you believe you have been a victim of identity theft.

#### Charges:

There is no charge for ID Theft Protection, it is provided by your financial institution.

#### Program Provisions for Mastercard ID Theft Protection:

To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft Protection accrue as of the date of enrollment. Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at: <https://mastercardus.idprotectiononline.com/>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

The terms and conditions contained in this Guide to Benefits may be modified by subsequent mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event a substantially similar service takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-Mastercard** or please see <https://mastercardus.idprotectiononline.com/>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

#### ID Theft Protection Services Provided:

##### 1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS

###### Personally Identifiable Information (PII)

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

- Hacker account dump sites
- Hactivist forums
- Data leaks
- Malware logs

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

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

- Credit cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

**Dark Web Monitoring** provides monitoring of underground web pages people can visit without third parties being able to trace the location of the web visitors or the web page publisher. Dark web sites make up about .01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard web browsers.

###### Credit Information

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

###### Additional Information

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

##### 2. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

- Email Addresses
- Debit/Credit Cards
- Loyalty/Affinity Cards
- Bank Account Numbers
- Passport Numbers
- Medical and Vehicle Insurance Cards
- Drivers Licenses
- National Identity Numbers/Social Security Numbers
- New Lines of Credit
- Address Changes

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

**Self-Service ID Theft Resolution Kit** is a self-service resolution document which informs Consumers of the different forms of ID theft, and how to resolve each situation. Resolution tools in the kit include preventive measures, step-by-step guides and sample letters to be sent to collection agencies.

**Access to Resolutions Specialists** which assigns a personal case manager to help take care of everything.

**Self-Service ID Theft Wizard** provides step-by-step advice for many identity theft scenarios that Consumers may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or fraud.

**Online Fraud Alerts** allow Consumers to place a statement on their credit report that instructs lenders to contact the Consumer before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Consumers place a fraud alert with one bureau, the other two bureaus are informed, and the alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Consumer credit files for one year.

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### Purchase Security

If an item You purchase is damaged or stolen within the first ninety (90) days from the date of purchase, We may reimburse You the cost to repair or replace the item.

To be eligible for coverage, You must pay for the entire cost of the item with Your Covered Card and/or Bilt Rewards program associated with Your covered Account.

<b>How Long are You Covered</b>	Ninety (90) days from date of purchase for each item.
<b>Maximum Coverage per Item</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"><li>◦ The cost to repair item.</li><li>◦ The cost to replace the item with an item of like kind and quality.</li><li>◦ The amount charged to the Covered Card and/or Bilt Rewards program associated with Your covered Account (excluding shipping and handling).</li><li>◦ \$10,000 per item.</li></ul> Pairs or sets of items will be repaired or replaced individually regardless of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.
<b>Maximum Coverage per 12 Month Period per Account</b>	\$50,000

We will decide whether to reimburse for the cost to have the item repaired or replaced, whichever is less; maximum coverage limits apply.

Coverage is supplemental to and excess of valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Deductibles You may have to pay under Your other insurance policies are covered.

### Definitions

- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

### WHAT'S COVERED

Purchases made by You using Your Covered Card and/or Bilt Rewards program associated with Your covered Account.

### WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle.
- Products that can spoil or be consumed, and limited-life items including, but not limited to, cosmetics, perfumes, rechargeable batteries, food, fuel, or medications.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Jewelry, loose gems, semi-precious or precious stones, metals and pearls.
- Watches.
- Collectible items including but not limited to, antiques, coins, art, sports memorabilia or stamps.
- Cash, securities, credit or debit cards, and any other negotiable instrument (such as any form of checks, money orders and promissory notes).
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.
- Animals, including live or mounted animals or fish, taxidermy and living plants.
- 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.
- Firearms, weapons, or ammunition.
- Rented and leased items.
- Computer software.
- Medical equipment.

Coverage does not apply to any item under these conditions:

- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; radioactive contamination.
- The item is damaged due to flood or earthquake.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- Items that are previously owned, used, altered, and/or sold "as is" (Refurbished items will not be considered used or previously owned as long as accompanied by a warranty).
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several.
- Theft or damage from misdelivery, or voluntarily parting with property.
- Items under the control and care of a third party (including, but not limited to, the U.S. Postal Service, airplanes, or a delivery service).

## HOW TO FILE A CLAIM

**Please keep the damaged item in case You are asked to provide it at Your expense. For stolen items, You will be required to provide a police report.**

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within sixty (60) days of the loss or as soon as possible.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your Covered Card and/or Bilt Rewards program associated with Your covered Account.
- A copy of the itemized sales receipt demonstrating that the purchase was made on Your Covered Card and/or Bilt Rewards program associated with Your covered Account.
- Copy of the documentation of any other settlement of the loss (if applicable).
- For damaged items, a repair estimate from an authorized repair facility (with diagnosis, breakdown of cost, and condition of item). If the item is not repairable and is eligible for replacement, you may be required to provide a statement of non-repair from the authorized repair facility.
- A copy of a police report (in the case of theft), fire report, or other incident report made within forty-eight (48) hours of the incident or as soon as reasonably possible.
- Any other documentation required to substantiate the claim.

Note: You may be asked to send the damaged item, at Your expense, as part of the claim review process prior to being reimbursed.

The requested documents must be submitted within ninety (90) days of the loss or the claim may not be honored.

## How Your Benefit Amount Will Be Determined

We will decide whether to reimburse You for the cost to repair or replace the item for up to the lesser of the following:

- The cost to repair item.
- The cost to replace the item with an item of like kind and quality.
- The amount charged to the Covered Card and/or Bilt Rewards program associated with Your covered Account (excluding shipping and handling).
- \$10,000 per item and a maximum of \$50,000 per 12 month period per Account.

If You make or have made a claim and received payment, You won't receive coverage for the same or similar items or incidents under another Covered Card benefit.

Refer to [Additional Terms](#) for more information.

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## Section 2 - Travel Benefits

### Mastercard Global Service™

Mastercard Global Service™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting** and **Emergency Card Replacement**. Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account. Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account. The Cardholder will be responsible for all costs and expenses related to the requested services. In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-307-7309**. When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

Australia .....	1-800-120-113
Mexico .....	001-800-307-7309
Austria .....	0800-070-6138
Netherlands .....	0800-022-5821
France .....	0-800-90-1387
Poland .....	0-0800-111-1211
Germany .....	0800-071-3542
Portugal .....	800-8-11-272
Hungary .....	06800-12517
Spain .....	900-822-756
Ireland .....	1-800-55-7378

United Kingdom .....	0800-96-4767
Italy .....	800-870-866
Virgin Islands .....	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at [www.mastercard.com](http://www.mastercard.com) or call the United States collect at **1-636-722-7111**. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

#### Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and **1-800-Mastercard** for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

#### ATM Locations:

Call **1-877-FINDATM (1-877-346-3286)** to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at [www.mastercard.com](http://www.mastercard.com) to use our ATM locator. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

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#### Concierge Service

Bilt Mastercard offers you the Mastercard Concierge Service. Imagine your own Personal Assistant 24 x 7 x 365, 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 lists, 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 the Mastercard Concierge assist you today, so you can have your day back! Our experts look forward to assisting you at **1-866-800-0302**.

Costs of any goods or services provided by the concierge will be billed to your Bilt Mastercard.

This benefit may be subject to change without prior notice. Please visit [www.mastercard.us/worldelite](http://www.mastercard.us/worldelite) or call **1-800-Mastercard** for the latest benefit information. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

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#### Mastercard Travel and Lifestyle Services

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

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

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

\*\*\*Mastercard Hotel Stay Guarantee: The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Ten Lifestyle Group plc, the designated travel agent for the Mastercard Travel & Lifestyle Services program at Toll free (US): **+1 855 802 1387** during your stay and a Ten lifestyle manager will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations. Certain terms, conditions and exclusions apply. This benefit may be subject to change without prior notice. Please visit <http://travel.mastercard.com/product/terms> for the latest benefit information and terms & conditions. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

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#### Mastercard Airport Concierge™

Your passport to the finer side of air travel. Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit [www.mastercard.com/airportconcierge](http://www.mastercard.com/airportconcierge) or consult your Travel Advisor. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. Costs of any goods or services provided by the Mastercard Airport Concierge will be billed to your Bilt Mastercard. This benefit may be subject to change without prior notice. Please visit [www.mastercard.us/worldelite](http://www.mastercard.us/worldelite) or call **1-800-Mastercard** for the latest benefit information. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

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#### Mastercard Golf

Provides access to TPC Network Clubs, domestic and international golf travel packages, golf schools and much more. World and World Elite cardholders can secure tee times through the Hidden Network of private courses and enjoy Honorary Observer and Pro-Am positions at select PGA TOUR events. Mastercard Golf benefits are subject to terms and conditions and may change without prior notice. Costs of any goods or services provided by Mastercard Golf require billing to your Bilt Mastercard. To participate in the latest experiences please visit [priceless.com/golf](https://priceless.com/golf). You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy or security policy.

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## Auto Rental Collision Damage Waiver

This coverage reimburses You if a covered accident or theft occurs to the Rental Car.

To be eligible for coverage, the following must occur:

- You must pay for all of the cost to rent the car with Your Covered Card and/or Bilt Rewards program associated with Your Covered Card Account.
- You must decline the rental company's collision loss/damage insurance.

<b>How Long are You Covered</b>	The length of the Rental Car agreement with a maximum rental period of thirty-one (31) consecutive days in the United States, and thirty-one (31) consecutive days outside the United States.
<b>Where are You Covered</b>	Coverage is available worldwide except in Israel, Jamaica, the Republic of Ireland or Northern Ireland.  Some countries or car rental agencies require a letter of coverage. Please check with the rental agency before You go. If a letter of coverage is required call <b>1-800-316-8051</b> or visit <a href="https://mycardbenefits.assurant.com">https://mycardbenefits.assurant.com</a> . You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.
<b>Maximum Coverage</b>	\$50,000

### Definitions

- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **Rental Car** means a motor vehicle with at least four wheels that is designed to be driven on public roads. Vans are not covered, except those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

### WHO'S COVERED

You and any authorized driver, designated or listed on the rental car agreement, with a valid driver's license.

### WHAT'S COVERED

To take advantage of this benefit, the following conditions apply:

- The rental period is no more than thirty-one (31) consecutive days within the United States, and thirty-one (31) consecutive days outside of the United States.
- The Rental Car is:
  - Damaged by an accident, a natural disaster or vandalism; or
  - Stolen.

You will be reimbursed up to the Maximum Coverage limit for the following in the event of a covered accident or theft:

- The cost to repair the Rental Car or the actual cash value of the Rental Car, whichever is less.
- Reasonable towing expenses to the nearest collision repair facility.
- The loss of use of the rental car.
- Any additional fees or taxes.

**In the United States, the coverage provided by this benefit is primary (except for New York Residents).**

For New York Residents: This means that if You have another insurance policy that will cover the cost of damage or theft to Your rental car, this benefit will cover only the amount Your other policies do not. This benefit does cover deductibles You may have to pay under Your other insurance policies (or that Your employer may have to pay if You rented the car for business reasons).

**Outside the United States, where this benefit is available, the coverage provided is primary even if You have another insurance policy.**

### WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- The Rental Car is used in a way that goes against Your rental car agreement (such as but not limited to driving recklessly or under the influence of drugs or alcohol) or against clear instructions or warnings posted in the car.
- The Rental Car was used as a car for hire.
- The car is rented through a car sharing company that allows individuals to rent out their own car.
- You or an authorized driver does not take responsible care of the Rental Car.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Loss due to confiscation by authorities or hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities).

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

Coverage does not apply to the following charge(s) or expense(s):

- The diminished value to the Rental Car as a result of the incident.

Coverage does not apply to the following:

Exotic vehicles, meaning vehicles such as but not limited to, Aston Martin, Bentley, Excalibur, Ferrari, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce.

- Antique vehicles (vehicles that are more than twenty (20) years old or have not been manufactured for at least ten (10) years).
- Vans are not covered, except those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.
- Vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.
- Vehicles that are rented with a driver.

## HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify us of the loss within sixty (60) days or as soon as reasonably possible after Your rental car is damaged or stolen.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of the initial and final rental car agreement (front and back).
- A copy of the accident report form/statement.
- A copy of the repair estimate and itemized repair bill.
- Two (2) photographs of the damaged rental car, if available.
- A police report, if filed.
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim.
- A copy of Your monthly Account billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your Covered Card and/or Bilt Rewards program associated with Your Covered Card Account.
- 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 signed statement, (or email from the email address associated with the claim), from You confirming no other insurance or reimbursement will apply, is required.
- A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required to substantiate the claim.

The requested documents must be submitted within three hundred sixty-five (365) days of the incident or the claim may not be honored. We will notify You of Our decision once We have processed Your claim.

Your claim will be finalized within fifteen (15) business days after We have received all the documentation needed to substantiate Your claim.

Refer to [Additional Terms](#) for more information.

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## Trip Cancellation and Interruption Protection

If a Trip is cancelled or interrupted for a covered reason (See What's Covered), You may be reimbursed the cost of nonrefundable Common Carrier tickets.

To be eligible for coverage under this benefit, Your Covered Card and/or Bilt Rewards program associated with Your covered Account must be used to purchase the entire cost of the Covered Traveler's Common Carrier fare less redeemable certificates, vouchers, or coupons.

<b>How Long is Covered Traveler Covered</b>	Trip cancellation coverage begins on the date the Trip was purchased and ends on the Trip Departure Date. Trip interruption coverage begins on the Trip Departure Date and ends on the Trip Completion Date.
<b>Maximum Coverage</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"><li>◦ \$5,000 maximum per Covered Traveler per Trip.</li><li>◦ The actual amount charged to Your Covered Card and/or Bilt Rewards program associated with Your covered Account.</li></ul>

## Definitions

- **Accidental Bodily Injury** means bodily injury, which is sudden, unforeseen, and unexpected; happens by chance; is independent of illness and disease and is the direct cause of a loss.
- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Common Carrier** means a mode of transportation by land, water or air operated under a license for the transportation of passengers for hire, available on a regular schedule, and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, rideshares (such as Uber or Lyft), limousine services, or commuter rail or commuter bus lines.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **Family Member** means the Covered Traveler's: 1) spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Family Member also means a spouse's or Domestic Partner's children, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.
- **Trip** means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been purchased with the Covered Card and/or Bilt Rewards program associated with Your covered Account.
- **Trip Completion Date** means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.
- **Trip Departure Date** means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

## WHO'S COVERED

**Covered Travelers** means You, Your spouse or Domestic Partner and Your Dependent Children traveling on the Trip.

**Dependent Children** means those children, including adopted children and those children placed for adoption, who are primarily dependent upon You for maintenance and support, and who: 1) are under the age of nineteen (19), and reside with You; 2) are under the age of twenty-five (25) and classified as full-time students; or 3) have a permanent physical or intellectual disability and are incapable of self-support.

**Domestic Partner** means a committed relationship between two unmarried adults, in which the partners 1) are each other's sole Domestic Partner; 2) maintain a common residence; 3) share financial obligations if both are employed, such as a joint mortgage or lease, joint bank account, joint title to or ownership of a motor vehicle or status a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; 4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else; and 5) are not blood related.

Note: You are still eligible for coverage on Trips for Covered Traveler(s) even if You are not traveling with the Covered Traveler(s).

## WHAT'S COVERED

**Trip Cancellation and Interruption Protection applies for reasons listed below. It doesn't provide coverage if the Covered Traveler simply chooses to change plans, is not feeling well but still able to travel, or the Covered Traveler can reach their destination but decides not to travel. Any event/incident that occurred prior to the Trip being booked is not covered. Please see "What's Not Covered" for additional restrictions.**

**The Trip cancellation or interruption must be caused by or result from:**

- The Covered Traveler(s) dies, or suffers an Accidental Bodily Injury, a disease or physical illness, and is advised by a licensed medical practitioner not to travel.
- The Covered Traveler's Family Member dies, or suffers an Accidental Bodily Injury, a disease or physical illness that is either life threatening or requires care from the Covered Traveler(s) and is verified by a licensed medical practitioner.
- Default of the Common Carrier resulting from financial insolvency.

**You will be reimbursed for the following eligible amounts resulting from the cancellation or interruption due to a covered reason:**

- The value of the Covered Traveler's unused Common Carrier tickets minus any refund or credit received.

Note: Common Carriers may issue a credit voucher for the value of the unused ticket. A fee may be associated with changing or cancelling the ticket. Reimbursement of fee may be eligible at time of loss. Most Common Carrier credit vouchers expire in one year. Proof of unused credit voucher can be submitted for reimbursement after expiration. Please retain all supporting documentation in case You decide to seek reimbursement for any credit voucher that expires or is unused per the coverage provision.

**The coverage provided by this benefit is secondary.** This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only amounts that have not been previously reimbursed.

## WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- A Pre-existing Condition. Pre-existing Condition means Accidental Bodily Injury, disease, or illness 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 either: 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 controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.
- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving.
- Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this benefit.
- The Covered Traveler or a Family Member being under the influence of drugs (except those prescribed and used as directed by a licensed medical practitioner) or alcohol.
- The Covered Traveler or a Family Member: a) traveling against the advice of a licensed medical practitioner; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.
- Suicide, attempted suicide, or intentionally self-inflicted injuries.
- Declared or undeclared war, but war does not include acts of terrorism.
- A Covered Traveler's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions, except physical illness or disease which prevent the Covered Traveler from traveling on a Trip. This exclusion does not apply to a loss resulting from a Covered Traveler's bacterial infection caused by an accident or from the accidental consumption of a substance contaminated by bacteria.
- The Covered Traveler(s) decides to cancel or interrupt their Trip for any reason not covered under "What's Covered".
- Any event/incident that occurred prior to the Trip being booked.
- The Covered Traveler(s) elects to shorten their Trip prior to the Trip Completion Date due to sickness or injury and the return was not at the direction of a licensed medical practitioner.
- The Covered Traveler(s) incurs additional expenses (not listed above) by electing to change their trip destination or a connecting city used to reach their trip destination.

## HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within twenty (20) days of cancellation or interruption or as soon as possible. To start a claim for an expired credit/voucher, please contact Us within sixty (60) days of the expiration date of the credit/voucher.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) confirming the Common Carrier ticket was charged to Your Covered Card and/or Bilt Rewards program associated with Your covered Account.
- A copy of the Covered Traveler's travel itinerary showing the passenger names and Common Carrier ticket cost confirming the Common Carrier ticket was charged to Your Covered Card and/or Bilt Rewards program associated with Your covered Account.
- If more than one method of payment was used, please provide documentation as to additional vouchers, coupons, or redeemable certificates utilized.
- Confirmation of the non-refundable amounts for the unused Common Carrier tickets, vouchers, coupons, and/or redeemable certificates.
- Confirmation that the tickets were cancelled with the Common Carrier.

- Confirmation of the reason for the Trip cancellation or interruption (completed licensed medical practitioner statement, confirmation of death or documentation confirming any other cause of loss).
- A copy of the cancellation or refund policies of the Common Carrier, tour operator or travel supplier.
- A copy of any settlement payment or reimbursement/denial made to a Covered Traveler from other collectible insurance/reimbursement showing any amounts they may have paid towards the costs claimed or that the claim was denied.
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect.
- Any other documentation required to substantiate the claim.

Return all requested documents within ninety (90) days of cancellation or interruption or as soon as reasonably possible. We will notify You of our decision once We've processed Your claim.

Refer to [Additional Terms](#) for more information.

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## Trip Delay Reimbursement

If a Covered Traveler's Trip on a Common Carrier is delayed, We may reimburse You for expenses incurred during the delay until travel by the Covered Traveler becomes possible.

To be eligible for coverage under this benefit, the following must occur:

- The Covered Card and/or Bilt Rewards program associated with Your covered Account must be used to purchase the entire cost of the Covered Traveler's Common Carrier fare less redeemable certificates, vouchers, or coupons.
- The Covered Traveler's Common Carrier is delayed for at least six (6) hours.
- For New York residents, the Covered Card must be used to pay for the expenses incurred during the delay.

<b>How Long is the Covered Traveler Covered</b>	From Trip Departure Date to Trip Completion Date.  In the event the Trip Departure Date or Trip Completion Date are delayed or changed by the Common Carrier because of circumstances over which You nor the Common Carrier have control, the term of coverage shall be automatically adjusted in accordance with such change.
<b>Maximum Coverage per Trip</b>	\$200 per day per Covered Traveler for up to three (3) days during which the Common Carrier is delayed.  We will reimburse the daily benefit amount after the initial delay of six (6) hours and for each additional 24-hour period beyond the initial delay until travel by the Covered Traveler becomes possible.  \$1,800 in total for all Covered Travelers per Trip.

**The coverage provided by this benefit is secondary.** This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only amounts that have not been previously reimbursed. We will not cover the voluntary surrender of any voucher provided by the Common Carrier that could have been used for delay expenses.

## Definitions

- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Common Carrier** means a mode of transportation by land, water or air operated under a license for the transportation of passengers for hire, available on a regular schedule, and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include Cruise Lines, taxis, rideshares (such as Uber or Lyft), limousine services, or commuter rail or commuter bus lines.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **Cruise Line** means a company that maintains a fleet of cruise ships and markets cruises to the public.
- **Trip** means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been purchased with the Covered Card and/or Bilt Rewards program associated with Your covered Account.
- **Trip Completion Date** means the date on which the Covered Traveler(s) are originally scheduled to return to the point of origin or to a different final destination.
- **Trip Departure Date** means the date on which the Covered Traveler(s) are originally scheduled to leave on the Common Carrier.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

## WHO'S COVERED

**Covered Travelers** means You, Your spouse or Domestic Partner and Your Dependent Children traveling on the Trip.

**Dependent Children** means those children, including adopted children and those children placed for adoption, who are primarily dependent upon You for maintenance and support, and who: 1) are under the age of nineteen (19), and reside with You; 2) are under the age of twenty-five (25) and classified as full-time students; or 3) have a permanent physical or intellectual disability and are incapable of self-support.

**Domestic Partner** means a committed relationship between two unmarried adults, in which the partners 1) are each other's sole Domestic Partner; 2) maintain a common residence; 3) share financial obligations if both are employed, such as a joint mortgage or lease, joint bank account, joint title to or ownership of a motor vehicle or status a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; 4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else; and 5) are not blood related.

Note: You are still eligible for coverage on Trips for Covered Traveler(s) even if You are not traveling with the Covered Traveler(s).

## WHAT'S COVERED

This benefit covers the following expenses, as long as they are reasonable and necessary for the Covered Traveler to incur during the delay until travel by the Covered Traveler becomes possible:

- virtual office rentals at the airport, terminal, or station;
- food and beverage;
- temporary lodging;
- entertainment;

- pet boarding for a Covered Traveler's pet;
- airport spas, or relaxation room rentals; or
- daily passes to an airline lounge club.

To take advantage of this benefit, one of the following must apply:

- mechanical breakdown of the scheduled Common Carrier;
- weather related delays;
- air traffic control delays;
- an emergency at the originating or destination airport, terminal, or station;
- hijacking;
- an unpublished and unannounced strike;
- delay due to a flight being oversold for which the Covered Traveler was bumped. This must be in excess of reimbursement by the Common Carrier and excludes voluntary surrender of the voucher;
- delay due to stolen passports or travel documents; or
- delay due to a flight crew being unavailable.

## HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within ninety (90) days of the loss or as soon as possible.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) confirming the Common Carrier ticket was charged to Your Covered Card and/or Bilt Rewards program associated with Your covered Account.
- A copy of the Covered Traveler's travel itinerary confirming the Common Carrier ticket was charged to Your Covered Card and/or Bilt Rewards program associated with Your covered Account.
- If more than one method of payment was used, please provide documentation as to additional vouchers, coupons, or redeemable certificates utilized.
- A statement from the Common Carrier explaining the reason for the delay.
- A copy of any settlement payment or reimbursement/denial made to a Covered Traveler from other collectible insurance/reimbursement showing any amounts they may have paid towards the costs claimed or that the claim was denied.
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect.
- Itemized list providing all claimed expenses for each Covered Traveler.
- Copies of itemized receipts are required for all expenses of \$25 or more.
- Any other documentation required to substantiate the claim.

Return all requested documents within one hundred twenty (120) days of loss or as soon as reasonably possible. We will notify You of our decision once We've processed Your claim.

Refer to [Additional Terms](#) for more information.

These Additional Terms pertain to the Cellular Telephone Protection; Purchase Security; Auto Rental Collision Damage Waiver; Trip Cancellation and Interruption Protection; and Trip Delay Reimbursement only.

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## Additional Terms

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

Benefits are purchased and provided complimentary to You by Wells Fargo Bank, N.A.

Cellular Telephone Protection; Purchase Security; Auto Rental Collision Damage Waiver; Trip Cancellation and Interruption Protection; and Trip Delay Reimbursement coverage ("Description of Coverage" or "DOC") is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. ("VSC"). The DOCs in this Guide are intended as a summary of benefits provided to You. The DOCs and all the information about these benefits listed in these Additional Terms is governed by the conditions, limitations, and exclusions of the Group Policy. Benefits not listed above and described in this Guide may be provided by a third party provider.

### Privacy Notice:

As the provider of benefits, Virginia Surety Company, Inc. collects personal information about You from the following sources: information the provider gathers from You, from Your request for benefits or other forms You furnish to the provider, such as Your name, address, telephone number, and information about Your transactions with the provider such as claims made and benefits paid. The provider may disclose all information it collects, as described above, to its affiliates, subsidiaries and partners, as well as to non-affiliated third parties that perform administrative or other services on our behalf solely in connection with the benefits You have received. By providing this information to the provider, You agree that the provider may use Your information in accordance with this Privacy Notice, such as to provide benefits entitled to You, and to meet regulatory and contractual requirements relating to the benefits provided to You. The provider uses commercially reasonable physical, electronic, and procedural safeguards that comply with federal regulations to maintain the confidentiality of Your personal information. The provider takes appropriate technical and organizational measures to protect Your personal information from accidental or unlawful destruction, accidental loss, and unauthorized alteration, disclosure, or access. The provider does not disclose any personal information about former beneficiaries to anyone, except as required by law. The provider restricts access to personal information about You to those authorized individuals or third parties who reasonably need to know that information in order to provide benefits to You.

Should You have any questions about the procedures or the information contained within Your file, please contact the provider by writing to:

Virginia Surety Company, Inc.  
The Assurant Privacy Office  
Post Office Box 979047, Miami, FL 33197-9047

**Effective date of benefits:**

Effective 09/01/2022, this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. We reserve the right to change the benefits and features of these programs at anytime.

**Cancellation:**

These benefits can be cancelled at any time or non-renewed for You. In the event a benefit is cancelled or non-renewed, You may be notified as required by law. Coverage will still apply for the benefit prior to the date of such cancellation or non-renewal, subject to the terms and conditions of coverage. The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

**Benefits to You:** These benefits apply to cards issued in the United States by Wells Fargo Bank, N.A. No person or entity other than You shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if Your card privileges have been cancelled. However, benefits will still apply prior to the date that Your account is suspended or cancelled, subject to the terms and conditions of coverage.

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

**Illegal Activity, Misrepresentation and Fraud:** Benefits shall not be provided if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits would violate United States economic or trade sanctions, the coverage will not be provided.

**Dispute Resolution-Arbitration (not applicable to NY Residents):**

**READ THE FOLLOWING ARBITRATION PROVISION (THIS "ARBITRATION PROVISION") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO A JURY TRIAL AND TO OBTAIN REDRESS THROUGH COURTS.**

Any and all claims, disputes, or controversies of any nature whatsoever (whether in contract, tort or otherwise), including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this DOC, or (2) the validity, scope, interpretation, or enforceability of this Arbitration Provision or of the entire DOC ("Claim"), shall be resolved by binding arbitration before a single arbitrator. Unless You and VSC mutually agree on an alternative, the arbitration will take place in the county and state where You live. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the Claim is filed. The terms of this Arbitration Provision shall control any inconsistency between the AAA's Rules and this Arbitration Provision. You may obtain a copy of the AAA's Rules by calling (800) 778-7879. Upon written request VSC will advance to You either all or part of the fees of the AAA and of the arbitrator after You have been unsuccessful in obtaining a waiver of fees and costs from the AAA. The arbitrator will decide whether You or VSC will be responsible for these fees. The arbitrator shall apply relevant substantive federal and state law and applicable statutes of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Arbitration Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq. **If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Provision, except that in no event shall this Arbitration Provision be amended or construed to permit arbitration on behalf of a group or class.** For the purpose of this Arbitration Provision, "VSC" shall be deemed to include Virginia Surety Company, Inc. and all of its affiliates, successors and assigns, their respective principals, partners, officers and directors and all of the dealers, licensees, agents, and employees of any of the foregoing entities. This Arbitration Provision shall inure to the benefit of and be binding on You and each of the aforementioned persons and entities. This Arbitration Provision shall continue in full force and effect subsequent to and notwithstanding the expiration or termination of the Group Policy.

**No Class Actions/No Joinder of Parties:** You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. You also agree that You will not join with others to bring Claims in the same arbitration proceeding.

**YOU AND VSC UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION NEITHER YOU NOR VSC WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM.**

**Due Diligence:** All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property covered under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

**Subrogation:** If payment is made under this benefit, the provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under this benefit must transfer to the provider his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

**Salvage:** If an item is not repairable, the administrator may request You send the item to the administrator for salvage at Your expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

**Secondary Insurance:** Coverage is secondary to any other applicable insurance or indemnity available to You unless indicated within the Guide. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this Guide. In no event will insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

**Conformity of Statute:** If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

Benefits listed in this Guide are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide does not guarantee coverage or coverage availability.**

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