



# WORLD MASTERCARD®

CARDHOLDER

## Guide to Benefits

**Important information. Please read and save.**

This Guide supersedes any guide or program description You may have received earlier. This Guide to Benefits contains detailed information about benefits available to You as a World Mastercard cardholder. All benefits may not be listed in this Guide to Benefits. For more information about all the benefits available to you, visit the Rewards and Benefits section of the customer website at [BarclaysUS.com](https://www.BarclaysUS.com).



**Welcome to your new guide to benefits. Please read carefully. Each benefit description provides you with the details on what coverage you have and any exclusions and restrictions.**

This Guide includes important details about the benefits that come with your card at no additional cost. Review this Guide and keep it in a safe place so you know how to make the most of your benefits when you need them.

The benefits, as described in this Guide, apply to covered purchases made with your Barclays World Mastercard on or after the effective date, and this Guide then replaces any Summary or other program description you may have received earlier.

From time to time benefits may be modified, updated or removed. All benefits may not be listed in this Guide to Benefits. Please go to the Rewards and Benefits section of the customer website at [BarclaysUS.com](https://www.BarclaysUS.com) for more information about all the benefits available to you and to view your current Guide to Benefits.

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# TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

## Who is covered?

As an eligible Cardholder, you, your Spouse or Domestic Partner and your Dependent Children are eligible for Trip Cancellation and Trip Interruption Insurance Coverage is provided automatically when a portion of the cost of the Trip is charged to your Account.

## What is Trip Cancellation and Trip Interruption insurance?

In the event a loss is suffered from a cancellation or interruption of a Trip due to a covered Loss, Trip Cancellation and Trip Interruption insurance will reimburse for the Non-Refundable passenger fare charged by an airline, Cruise Line, railroad, or any other Common Carrier.

## Does Trip Cancellation and Trip Interruption insurance provide any other type of reimbursement?

### Change Fees

Trip Cancellation and Trip Interruption insurance will also reimburse any Change Fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled.

### Ground Transportation Expenses

In regard to Trip Interruption Insurance we will also reimburse for ground transportation expenses incurred by the Covered Person up to \$250, to directly transport the Covered Person: a) from the Licensed Provider of Lodging, Host at Destination, or medical facility where the Covered Person was receiving treatment for an Accidental Bodily Injury or Sickness which caused the Trip Interruption, to the airport, terminal or station the Covered Person is departing from; and/or b) between the airport, terminal or station to which the Covered Person is arriving and their place of permanent residence, or medical facility where the Covered Person is scheduled to continue treatment of an Accidental Bodily Injury or Sickness which caused the Trip Interruption. Ground transportation expenses do not include charges for transportation in any vehicle specifically designed for transporting sick or injured persons, or operated by a hospital, private ambulance service, rescue squad or other medical care facility.

## What qualifies as a covered Loss for Trip Cancellation and Trip Interruption insurance?

A Trip Cancellation or Trip Interruption must be due to one of the following reasons which occurs after the initial deposit or booking date of the Trip:

1. Accidental Bodily Injury or Loss of Life or Sickness of either the Covered Person or Traveling Companion, which prevents the Covered Person or Traveling Companion from traveling on the Trip; or
2. Accidental Bodily Injury or Loss of Life or Sickness of an Immediate Family Member of the Covered Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion; or
3. An organized strike affecting public transportation that impacts the Covered Person's ability to commence or continue on a covered Trip.

<b>Benefit</b>	<b>Maximum Benefit Amount per Covered Person</b>
Trip Cancellation	The amount charged to an eligible account up to \$1,500
Trip Interruption	The amount charged to an eligible account up to \$1,500

**If a Covered Person is eligible for insurance under multiple Accounts, then such person will only be insured once under the Account which provides the Covered Person the largest Benefit Amount for the loss that has occurred.**

### **When is insurance effective?**

For Trip Cancellation, your coverage begins on the initial deposit date or booking date of the Trip. Coverage ends at the point and time of departure on your Scheduled Departure Date.

For Trip Interruption coverage begins on your Scheduled Departure Date and ends on your Scheduled Return Date.

In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor you have control, the term of coverage shall be automatically adjusted in accordance with your or the Travel Supplier's notice to Us of the delay or change.

In order for benefits to apply, the initial deposit date or booking date must occur while coverage is in force.

### **Trip Cancellation Insurance**

If a Loss causes the Covered Person's Trip Cancellation, reimbursement up to the Maximum Benefit Amount above is subject to the following:

1. The Covered Person must notify the Travel Supplier of the cancellation. If failure to notify of the cancellation results in the surrender of Non-Refundable eligible travel expenses, that would have otherwise been refundable had the Covered Person notified the Travel Supplier, no benefit shall be payable. This limitation does not apply if a Loss prevents the Covered Person from providing the notification;
2. In no event will We pay more than the Trip Cancellation Benefit Amount.
3. The Travel Supplier's cancellation provisions in effect at the time the Travel Supplier is notified of a cancellation;
4. In the event that a Covered Person's Trip Cancellation results in a credit for future travel, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the eligible travel expenses which such credit represents until such credit expires;
5. The Trip Cancellation benefit is payable on an excess basis over and above any amount due from any other valid or collectible travel insurance purchased for the same Trip by the Covered Person or any other form of reimbursement available from the Travel Supplier;
6. No benefit will be paid unless a portion of each Eligible Travel Expense has been charged to the Account;
7. In no event shall the Benefit Amount payable exceed the actual amount charged to an Account of the Insured Person for eligible travel expenses.

## **Trip Interruption Insurance**

If a Loss causes the Covered Person's Trip Interruption, reimbursement up to the Maximum Benefit Amount above of the Covered Person due to Trip Interruption is subject to the following:

1. To be reimbursed, these costs must have been charged to the Insured Person's Account with the Policyholder;
2. In no event will We pay more than the Trip Interruption Benefit Amount per Trip shown above.
3. The Trip Interruption benefit is payable on an excess basis over and above any amount due from any other valid or collectible travel insurance or any other form of reimbursement payable by those responsible for the Loss. In the event that a Covered Person's Trip Interruption results in a credit for future travel, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the Non-Refundable arrangements and transportation expenses which such credit represents until such credit expires.

## **What types of expenses are eligible for reimbursement?**

Airline, Cruise Line, railroad and other Common Carrier fare. Change Fees and certain ground transportation expenses as described above are also covered.

## **What is not covered by Trip Cancellation and Trip Interruption insurance?**

These benefits do not apply to a Loss caused directly or indirectly from:

1. change in plans, financial circumstances and any business or contractual obligations of the Covered Person, Traveling Companion, Immediate Family Member of the Covered Person or Immediate Family Member of the Traveling Companion; or
2. a Pre-Existing Condition or any other event that occurs or commences prior to the initial deposit date or booking date of the Trip; or
3. any Loss due to the voluntary surrender of unused vouchers, tickets, credits, coupons or travel privileges available to the Covered Person from the Travel Supplier prior to their issued expiration date; or
4. travel arrangements that are scheduled to take place after the 26th week of pregnancy; or
5. any multiple pregnancy with or without complications which occurs prior to the initial deposit date or booking date of the Trip; or
6. any pregnancy associated with an assisted reproductive program, including but not limited to in vitro fertilization; or
7. any Loss for any Trip that is booked while on a waiting list for specified medical treatment; or
8. any Loss for any Trip that is booked for the purpose of obtaining medical treatment; or
9. disinclination to travel due to civil unrest; or
10. failure of the Covered Person or a Traveling Companion to obtain necessary visas, passports, or other documents required for travel.
11. The Covered Person's commission or attempted commission of any illegal act including but not limited to any felony.
12. A Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.

13. The Covered Person being under the influence of any narcotic, legal recreational marijuana or other controlled substance at the time of a loss. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.
14. This insurance does not apply to any loss caused by or resulting from, directly or indirectly, a Covered Person's disinclination to travel due to an epidemic or pandemic.
15. Default of the Common Carrier resulting from Financial Insolvency or Financial Insolvency of a Travel Agency, Tour Operator or Travel Supplier.

In addition, Trip Interruption Benefit does not apply to a Loss caused directly or indirectly from:

1. travel arrangements canceled or changed by a Travel Supplier unless the cancellation is the result of an organized strike affecting public transportation or unless specifically covered herein; or
2. any event or circumstance unrelated to Accidental Bodily Injury or Loss of Life or Sickness which occurs or commences prior to the initial deposit date or booking date of the Trip.

### **What types of documentation may be requested when a claim is submitted?**

Some of the documentation the Company may request includes, but is not limited to a:

1. documentation detailing the reason for the Trip Cancellation/ Trip Interruption;
2. original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the Trip Cancellation/ Trip Interruption;
3. documentation of refunds or credits received from the Travel Supplier(s);
4. copy of the Travel Supplier(s) literature that describes penalties;
5. proof of the Account transaction via copies of an Account statement confirming the eligible travel expenses were charged to an eligible Account;
6. a letter from the Travel Supplier or an itemized bill from the travel agent stating the Non-Refundable amounts of the Trip costs.

## **DEFINITIONS**

**Accident or Accidental** means a sudden, unforeseen, and unexpected event which:

1. happens by chance;
2. arises from a source external to the injured person
3. is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof;
4. occurs while the Covered Person is insured under this policy which is in force; and
5. is the direct cause of loss.

**Accidental Bodily Injury** means bodily injury, which is:

1. Accidental;
2. the direct cause of loss; and
3. occurs while the Covered Person is insured under this policy, which is in force.

**Accidental Bodily Injury does not include conditions caused by repetitive motion injuries, or cumulative trauma not a result of an Accident, including, but not limited to:**

1. Osgood-Schlatter's Disease;
2. bursitis;
3. Chondromalacia;
4. shin splints;
5. stress fractures;
6. tendinitis; and
7. Carpal Tunnel Syndrome.

**Account** means eligible credit card accounts.

**Benefit Amount** means the amount stated above which applies:

1. at the time of loss; and
2. to the Covered Person

**Cardholder** means an individual who is named on the Account card issued by the Policyholder.

**Change Fees** means any fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled. Change Fees do not include a change in Common Carrier fare, Licensed Provider of Lodging occupancy rate, or new Common Carrier fares.

**Common Carrier** means any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.

**Company** means Federal Insurance Company.

**Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

**Covered Person** means Cardholders, their Spouse or Domestic Partner and Dependent Children.

**Cruise Line** means a company that maintains a fleet of cruise ships and markets cruises to the public.

**Dependent Child** means the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child.

**Cruise Line** means a company that maintains a fleet of cruise ships and markets cruises to the public.

1. is at least 18 years of age and competent to enter into a contract;
2. is not related to the Covered Person by blood;
3. has exclusively lived with the Covered Person for at least twelve (12) consecutive months prior to the date of enrollment;

4. is not legally married or separated; and
5. as of the date of enrollment, has with the Covered Person at least two (2) of the following financial arrangements:
  - a. a joint mortgage or lease;
  - b. a joint bank account;
  - c. joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or
  - d. a joint credit card account with a financial institution.

Neither the Covered Person nor the Domestic Partner can be married to, or in a civil union with, anyone else.

**Effective Date** means the day on which coverage begins.

**Financial Insolvency** means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.

**Host at Destination** means a person with whom the Covered Person is sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

**Immediate Family Member** means an individual with any of the following relationships to the Covered Person: Spouse, and parents thereof; sons and daughters, including adopted children and stepchildren, and spouses thereof; parents, including stepparents, and spouses thereof; brothers and sisters, and spouses thereof; grandparents and grandchildren, and spouses thereof; aunts or uncles, and spouses thereof; nieces or nephews, and spouses thereof; and Domestic Partner and parents thereof, including domestic partners of any individual of this definition. Immediate Family Member also includes legal guardians or wards.

**Incapacitated Dependent Child** means any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent.

**Insured Person** means the Cardholder who has a direct relationship with the Policyholder.

**Loss** means one of the following which occurs: a) while the Covered Person is insured under this policy which is in force, and b) after the initial deposit or booking date of the Trip:

1. Accidental Bodily Injury or Loss of Life or Sickness of either the Covered Person or Traveling Companion, which prevents the Covered Person or Traveling Companion from traveling on the Trip; or
2. Accidental Bodily Injury or Loss of Life or Sickness of an Immediate Family Member of the Covered Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion.

**Loss of Life** means death, including clinical death, determined by the local governing medical authorities.

**Non-Refundable** means money prepaid through use of a covered Account, if covered under the policy, for the Common Carrier ticket cost:

1. which will be forfeited under the terms of the agreement made with the Travel Supplier for unused travel arrangements; and
2. for which the Travel Supplier will not provide any other form of compensation.

**Physician** means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided.

**Physician does not include**

1. the Covered Person, Traveling Companion or an Immediate Family Member of the Covered Person or Traveling Companion;
2. the employer or business partner of the Covered Person or Traveling Companion; or
3. an Immediate Family Member of the Covered Person's or Traveling Companion's employer or business partner; or
4. a massage therapist; or
5. physical therapist; or
6. anyone employed by or acting on behalf of the Policyholder.

**Policy holder** means The Financial Customer Insurance Trust.

**Pre-Existing Condition** means illness, disease or accidental injury of the Covered Person, Traveling Companion, or Immediate Family Member of the Covered Person or Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the initial deposit or booking date (whichever occurs first) of a Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. Additionally, regular antenatal care, through 26 weeks gestation; provided it is a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilization; is not considered to be a treatment of illness or disease.

**Proof of Loss** means written evidence acceptable to Us that a loss has occurred.

**Scheduled Departure Date** means the date on which the Covered Person is originally scheduled to leave on the Trip.

**Scheduled Return Date** means the date on which the Covered Person is originally scheduled to return to the point of origin or to a different final destination.

**Sickness** means illness or disease which requires the attendance of a Physician.

**Spouse** means the Covered Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Covered Person resides. Spouse includes Domestic Partners or Covered Persons joined by Civil Unions where applicable by law.

**Travel Supplier** means a Cruise Line, airline, railroad or other Common Carrier.

**Traveling Companion** means an individual who has made advance arrangements with the Covered Person to travel together for all or part of the Trip.

**Trip** means any travel booked through a Travel Supplier for which any portion of the cost has been charged to the Insured Person's Account issued by the Policyholder.

**Trip Cancellation** means the cancellation of travel arrangements due to a Loss when the Covered Person is prevented from traveling on a Trip on or before the Scheduled Departure Date of the Trip.

**Trip Interruption** means the interruption of the Covered Person's Trip either on the way to the point of departure or after departure of the Trip. Trip Interruption also means any change to the date and time of pre-scheduled uncanceled travel arrangements.

**We, Us and Our** means Federal Insurance Company.

## BAGGAGE DELAY INSURANCE

As an eligible Cardholder, you, your Spouse or Domestic Partner and your Dependent Children are eligible for Baggage Delay Insurance. Coverage is provided automatically when a portion of the cost of the Trip is charged to your Barclays Bank Card account while the Insurance is effective. Coverage is provided at no cost to eligible Barclays Bank Cardholders.

We will reimburse you, your Spouse or Domestic Partner and your dependents in the event of a Baggage Delay and for each additional 24-hour period beyond the initial Baggage Delay. In no event will We reimburse more than \$100 per day for up to 3 days. The benefit is first payable after 4 hours of delay and then for each additional 24 hour period thereafter. Our payment is limited to expenses incurred for the emergency purchase of essential items, such as toiletries, clothing and chargers for electronic equipment (limit of one (1) per device), needed by the Covered Person during a qualifying Baggage Delay.

This benefit is payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss.

Essential items not covered by Baggage Delay include, but are not limited to:

- hearing aids;
- artificial teeth, dental bridges or prosthetic devices;
- tickets, documents, money, securities, checks, travelers checks and valuable papers;
- business samples;
- jewelry and watches;
- cameras, video recorders and other electronic equipment; or
- recreational equipment.

We will not reimburse the Covered Person for Baggage Delay unless the delay was reported by the Covered Person to the Common Carrier.

Payment of this benefit is subject to Our receipt of satisfactory Proof of Loss. Proof of Loss includes, but is not limited to:

- copies of the notification and reporting filed with the Common Carrier and all related correspondence;
- details of the amount paid or payable by the Common Carrier responsible for the loss; and
- receipts for emergency purchase of essential items. Receipts are not required for items under \$25.

## DEFINITIONS

**Account** means eligible credit card accounts.

**Baggage** means suitcases and the containers specifically designated for carrying personal property, and the personal property contained therein.

**Baggage Delay** means a delay or misdirection of the Covered Person's Baggage by a Common Carrier for more than 4 hours from the time the Covered Person arrives at the destination on the Covered Person's ticket.

**Cardholder** means an individual who is named on the Account issued by Barclays Bank.

**Common Carrier** means any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.

**Company** means Federal Insurance Company.

**Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

**Covered Person** means a person as indicated above qualifying as eligible for benefits.

**Dependent Child** means the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child.

**Domestic Partner** means a person designated by the Covered Person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Covered Person by blood; 3) has exclusively lived with the Covered Person for at least twelve (12) consecutive months prior to the date of enrollment; 4) is not legally married or separated; and 5) as of the date of enrollment, has with the Covered Person at least two (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c)

joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution. Neither the Covered Person nor the Domestic Partner can be married to, or in a civil union with, anyone else.

**Incapacitated Dependent Child** means any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent.

**Insured Person** means the Covered Person who has a direct relationship with Barclays Bank.

**Proof of Loss** means written evidence acceptable to Us that a loss has occurred.

**Recreational Equipment** means any equipment: 1) that is used to engage in a particular sport, hobby, game, excursion, or other recreational activity; and 2) for which the Covered Person has the requisite license or permit to own or operate if a license or permit is required.

**Spouse** means the Covered Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Covered Person resides. Spouse includes Domestic Partners or Covered Persons joined by Civil Unions where applicable by law.

**Trip** means any travel booked through a Common Carrier for which any portion of the cost has been charged to the Insured Person's Account issued by Barclays Bank.

**We, Us and Our** means Federal Insurance Company.

## IMPORTANT INFORMATION REGARDING THIS INSURANCE

No legal action may be brought to recover on this policy until sixty (60) days after we have been given complete written Proof of Loss. No such action may be brought after three (3) years from the time written Proof of Loss is required to be given. No such action may be brought unless there has been full compliance with all of the terms of this policy. In no case will we be liable for benefits that are not payable under the terms of this policy or that exceed the applicable Benefit Amounts or Limits of Insurance.

If you make a claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefits may be cancelled. 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.

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

Modifications to the terms and conditions may be provided by way of additional Guide to Benefit mailings, statement inserts or statement

messages. The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or cancelled.

## TRAVEL ACCIDENT INSURANCE

### What is Travel Accident Insurance?

Travel Accident Insurance provides coverage against Accidental Loss of Life, Limb, Sight, Speech or Hearing while riding as a passenger in, entering or exiting any licensed Common Carrier while the Insured Person is on a Covered Trip. Coverage is also extended while the Insured Person is riding as a passenger in, entering or exiting any Common Carrier during travel to or from the airport, terminal, or station: 1) immediately preceding the departure of the scheduled Common Carrier on which the has purchased passage; and 2) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger. This coverage extension does not include any courtesy transportation provided without a specific charge. If the entire cost of the passenger fare has not been charged to an eligible Account 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 an eligible Account.

### How is Travel Accident Insurance Activated?

Eligible Accountholders, their Spouse or Domestic Partner, and Dependent Children are COVERED AUTOMATICALLY when the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to an eligible card Account issued by Barclays Bank. The Spouse or Domestic Partner, and Dependent Children do not need to be traveling with the Accountholder for coverage to be in effect. It is not necessary for you to notify Barclays Bank, the administrator or the Company when tickets are purchased. This insurance plan is provided at NO COST to eligible cardholders. This insurance is effective on the date that the eligible Account becomes active and will cease on the date the Master Policy 9908-14-49 is terminated or on the date the eligible account ceases to be in good standing, whichever occurs first.

### How much coverage is provided?

Insured Person	Loss of Life Benefit Amount
Eligible Cardholders	\$250,000
The Spouse or Domestic Partner of Eligible Cardholders	\$250,000
The Dependent Child(ren) of Eligible Cardholders	\$250,000

<b>Loss Due to an Accident</b>	<b>(Percentage of Loss of Life Benefit Amount)</b>
Loss of Speech and Loss of Hearing	100%
Speech and Loss of one of: Hand, Foot or Sight of One Eye	100%
Hearing and Loss of one of: Hand, Foot or Sight of One Eye	100%
Both Hands, Loss of Both Feet, Loss of Sight of Both Eyes or a Combination of any two of a Loss of Hand, a Loss of Foot or Loss of Sight of One Eye	100%
One Hand, Loss of One Foot or Loss of Sight of One Eye	50%
Speech or Loss of Hearing	50%
Thumb and Index Finger of the same hand	25%

**Disappearance of a Conveyance:** If the Insured Person has not been found within one (1) year of the disappearance, stranding, sinking, wrecking or breakdown of any conveyance in which the person was covered as an occupant, it will be assumed, subject to all other terms of coverage, that the has suffered Loss of Life.

### **Maximum limit of Insurance for all Insured Persons Traveling Together**

In the event of multiple Accidental deaths per Account arising from any one Accident, the Company's liability for all such Losses will be limited to a Maximum Limit of Insurance equal to three (3) times the applicable Benefit Amount for Loss of Life. Benefits will be proportionately divided among the insured persons up to the Maximum Limit of Insurance.

### **Exclusions to Coverage**

This insurance does not cover loss resulting from:

1. an Insured Person'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; or
5. an Accident while an Insured Person 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.

## Who is the Beneficiary?

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

## IMPORTANT DEFINITIONS

**Accident or Accidental** means a sudden, unforeseen and unexpected event happening by chance. Accident includes unavoidable exposure to elements arising from a covered Hazard.

**Account** means eligible credit card accounts, or debit card accounts issued by Barclays Bank.

**Benefit Amount** means the Loss amount applicable at the time the entire cost of the passenger fare is charged to an eligible 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.

**Company** means the Federal Insurance Company.

**Covered 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 charged to an insured person's Account issued by the Policyholder.

**Dependent Child(ren)** means those children, including adopted children and children placed for adoption, who are primarily dependent upon the person for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the 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 Accountholder 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 Accountholder and 2) has been the Accountholders sole spousal equivalent; and 3) has resided in the same household as the primary; and 4) has been jointly responsible with the Accountholder for each other's financial obligation, and who intends to continue the relationship above indefinitely.

**Loss of Foot** means the complete severance through or above the ankle joint. We will consider it a Loss of Foot even if the foot is later reattached.

**Loss of Hand** means complete severance through or above the knuckle joints of at least 4 fingers on the same hand or at least 3 fingers and the thumb on the same hand. We will consider it a Loss of Hand even if the fingers and/or thumb are later reattached.

**Loss of Hearing** means the permanent and irrecoverable Loss of Hearing in both ears, as determined by a Physician.

**Loss of Life** means death, including clinical death determined by the local governing medical authorities.

**Loss of Sight of an Eye** means the permanent loss of vision in one eye. Remaining vision must be no better than 20/200 using a corrective aid or device as determined by a Physician.

**Loss of Speech** means the permanent and irrecoverable total loss of the capability of speech without the aid of mechanical devices, as determined by a Physician.

**Loss of Thumb and Index Finger** means complete severance through or above the knuckle joints of the thumb and index finger of the same hand. We will consider it a Loss of Thumb and Index Finger even if one or both are later reattached.

**Physician** means a person who is licensed as a medical doctor or a doctor of osteopathy by the laws of the jurisdiction in which treatment is given and who is qualified to provide the medical treatment. A Physician does not include a family member of the Insured Person, a social worker, a physical therapist or an intern.

**Policyholder** means Financial Customer Insurance Trust.

## CLAIMS PROVISIONS FOR TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE, BAGGAGE DELAY INSURANCE AND TRAVEL ACCIDENT INSURANCE

**How to File a Claim:** For claims related matters only please contact the Claim Administrator. To file a claim please call 855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084, Sunrise, FL 33345 Fax Number 855- 830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through [myclaimsagent.com](http://myclaimsagent.com). For all other inquiries please call the number on the back of your card.

**How Soon After a Loss Must Claim Notice Be Given:** Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

**How Soon Will Claims Forms Be Sent:** 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 or reduce 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, except in cases where the claimant lacks legal capacity. We have a right to examine under oath, as often as We may reasonably require, the Covered Person or the Covered Person's authorized representative, if applicable. We may also require the Covered Person or the Covered Person's authorized representative, if applicable, to provide a signed description of the circumstances surrounding the loss and their interest in the loss. The Covered Person or the Covered Person's authorized representative, if applicable, will also produce all records and documents requested by Us and will permit Us to make copies of such records or documents.

**Claim Payment:** All payments by Us are subject to receipt of complete Proof of Loss. We will pay the Covered Person the applicable Benefit Amount for any covered claim within sixty (60) days after We receive complete Proof of Loss if the Covered Person and the Policyholder have complied with all the terms of this policy.

## IMPORTANT INFORMATION REGARDING THIS INSURANCE

No legal action may be brought to recover on this policy until sixty (60) days after we have been given complete written Proof of Loss. No such action may be brought after three (3) years from the time written Proof of Loss is required to be given. No such action may be brought unless there has been full compliance with all of the terms of this policy. In no case will we be liable for benefits that are not payable under the terms of this policy or that exceed the applicable Benefit Amounts or Limits of Insurance.

If you make a claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefits may be cancelled. 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.

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

Modifications to the terms and conditions may be provided by way of additional Guide to Benefit mailings, statement inserts or statement messages. The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or cancelled.

## I HAVE QUESTIONS THAT ARE NOT ADDRESSED ABOVE

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

Direct Marketing Group  
14416 Grover St.,  
Omaha, NE 68144

## General Provisions:

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 9908-12-93 on file with the Policyholder: The Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance underwritten and provided by Federal Insurance Company, a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). All products may not be available in all states or certain terms may be different where required by state law. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

# MASTERRENTAL COVERAGE

## KEY TERMS

Throughout this document, you and your refer to **Cardholder** and any other person that qualifies as a beneficiary under the plan. We, us, and our refer to New Hampshire Insurance Company, an AIG Company, New York, NY.

**Account Holder** means a person to whom an **Eligible Account** is issued and who holds the **Eligible Account** under his or her name.

**Actual Cash Value** means the amount a **Rental Vehicle** is determined to be worth based on its market value, age, and condition at the time of loss.

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

**Authorized User** means a person who is recorded as an authorized user of an **Eligible Account** by the **Account Holder** and who is authorized by the **Account Holder** to make payments to the **Eligible Account**.

**Cardholder** means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing who is a U.S. citizen or a legal resident of the U.S. or a U.S. territory, including the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, and the Northern Mariana Islands.

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

**Covered Territory** means any country, commonwealth, protectorate, or political division in which a **Rental Vehicle** is taken possession by an **Eligible Renter**.

**Eligible Account** means the account associated with a U.S. issued credit card that is eligible for coverage under the **Group Policy**.

**Eligible Renter** means a **Cardholder** or his or her spouse who charges the entire cost of a **Rental Vehicle** to the **Cardholder's Covered Card** and who is named as the primary driver on the **Rental Car Agreement** for the **Rental Vehicle**.

**Group Policy** means the Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and the Insurance Master Trust, which is the subject of this Guide to Benefits.

**Malicious Vandalism** means the wanton, reckless, and mischievous destruction of any part or all of the **Rental Vehicle** by parties unknown to an **Eligible Renter** under circumstances that prevent the **Eligible Renter** from exercising due diligence with regard to the protection of the **Rental Vehicle**.

**Reasonable and Customary Charge** means a charge customarily made by other vendors/providers for a given service in the same geographic area and reflects the complexity of the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provider to repair the damaged vehicle as measured by the ratio of total repair time to total time the vehicle is in the vendor/provider's possession.

**Rental Car Agreement** means the entire agreement or contract that an **Eligible Renter** signs and receives when renting a **Rental Vehicle** from a rental car agency that describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

**Rental Vehicle** means a land motor vehicle with four (4) or more wheels that an **Eligible Renter** rented for the period of time shown on the **Rental Car Agreement**. Refer to Section D ("What is NOT Covered") of the MasterRental Coverage **EOC** for further exclusions and limitations.

## EVIDENCE OF COVERAGE (EOC)

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below.

### A. To receive coverage:

- The **Eligible Renter** must be named as the primary driver on the **Rental Car Agreement**.
- The **Eligible Renter** must take possession of the **Rental Vehicle**.
- The **Eligible Renter** must decline the full collision/damage waiver or similar option offered by the rental car company.
- The **Eligible Renter** must pay the entire cost of the **Rental Vehicle** (tax, gasoline, and airport fees are not considered rental charges) with your **Covered Card** or in combination with your **Covered Card** and accumulated points on your **Eligible Account**. If the rental car company requires a payment method to secure or to reserve the **Rental Vehicle** for the rental period, the **Eligible Renter** must secure, reserve, hold, or deposit the entire transaction for the **Rental Vehicle** to your **Covered Card**.
- If the **Eligible Renter** rents the **Rental Vehicle** at a reduced cost because of his or her participation in a coupon program, such as a rental company promotion/discount or an airline mileage points

program, the entire transaction must be reserved and charged to your **Covered Card** and at least one (1) full day of rental must be billed to your **Covered Card**.

- If the **Eligible Renter** rents a **Rental Vehicle** under a **Rental Car Agreement** that is provided as part of a travel package or similar package or service, the **Eligible Renter** must charge the entire package of services to your **Covered Card**.

## **B. The kind of coverage you receive:**

We will reimburse an **Eligible Renter** for covered losses to a **Rental Vehicle** in a **Covered Territory** caused by the following: (1) Collision with another object; (2) the **Rental Vehicle's** overturn; (3) **Malicious Vandalism**; (4) theft; or (5) other physical damage to the **Rental Vehicle**.

Coverage is provided for the lesser of the following amounts:

- The contractual liability assumed by the **Eligible Renter** with the owner of the **Rental Vehicle**;
- The **Actual Cash Value** of the **Rental Vehicle**;
- The actual repair amount;
- The **Reasonable and Customary Charges** of repair and replacement;
- Wholesale market value less salvage and depreciation; or
- The rental agency's purchase invoice less salvage and depreciation.

This coverage also reimburses the **Eligible Renter** for the following expenses caused by or arising directly from a covered loss:

- **Reasonable and Customary Charges** for up to two (2) tows from the scene of the loss incident to the nearest qualified repair facility.
- Rental charges for a reasonable period while the **Rental Vehicle** is being repaired.
- Up to \$500 of valid loss-of-use charges imposed by the rental company for the period of time the **Rental Vehicle** is out of service. The charges must be substantiated by the rental company's fleet utilization log.

Coverage is secondary within the **Eligible Renter's** country of residence. Secondary coverage means that this benefit supplements and applies in excess of any valid and collectible insurance or reimbursement from any source, including the **Eligible Renter's** personal auto insurance, employer's insurance, or any other valid and collectible reimbursement. When coverage is secondary, we will only cover the deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

Coverage is primary outside an **Eligible Renter's** country of residence. Primary coverage means that the **Eligible Renter** does not have to file a claim with any other source of insurance before receiving coverage under this benefit. However, if the **Eligible Renter's** primary auto insurance or other coverage has made payments for a covered loss, we will only cover the deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

## **C. Who is covered:**

No person or entity other than the **Eligible Renter** has any legal or equitable right, remedy or claim for insurance proceeds and/or damages under or arising out of this coverage. Coverage is extended to losses incurred by a person other than the **Eligible Renter** if that person is an authorized driver per the terms of the **Rental Car Agreement**.

Coverage ends on the earliest of: The date an **Eligible Renter** no longer qualifies as an **Eligible Renter**; the date the **Eligible Renter** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.

#### **D. Excluded Vehicles:**

**Rental Vehicles** do not include and coverage is not extended to the following:

- Vehicles not required to be licensed;
- Full-size vans mounted on truck chassis, trucks, pickups, campers, trailers, motorcycles, motorbikes, mopeds, recreational vehicles and any other vehicle having fewer than four (4) wheels;
- Antique cars (meaning cars that are more than twenty (20) years old or have not been manufactured for at least ten (10) years);
- Limousines;
- Expensive, high performance, off-road or exotic cars including but not limited to Aston Martin, Bentley, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce;
- Vehicles that have an open cargo bed;
- Sport utility trucks (vehicles that have been or can be converted to an open flat-bed truck, including but not limited to the Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).

Coverage is provided only for those vans manufactured and designed to transport a maximum of eight (8) passengers and that are used exclusively to transport people. Coverage includes minivans and sport utility vehicles that are designed to accommodate eight (8) passengers or fewer and that are intended for bound surfaces.

**Unavailable vehicles.** If an **Eligible Renter** reserves a **Rental Vehicle** that is otherwise eligible for coverage under the **Group Policy** and the rental car agency validates that no such **Rental Vehicle** was available to the **Eligible Renter** at the time of his or her scheduled pickup, coverage will be provided for the following vehicles under the terms and conditions of this coverage: Trucks, pickups, vehicles with an open cargo bed, or sport utility trucks.

#### **E. Coverage limitations:**

1. **Rental Period.** An **Eligible Renter's** coverage is limited to rentals which neither exceed nor are intended to exceed thirty-one (31) consecutive days within the **Eligible Renter's** domiciled country and thirty-one (31) consecutive days outside of the **Eligible Renter's** domiciled country.
2. Coverage is not available (1) when the **Eligible Renter** has personal automobile insurance and lives in a state under whose law such coverage automatically provides coverage of rental autos, including waiver of any collision damage deductible, or (2) where generally prohibited by law.
3. This benefit only applies to consumer card accounts.

#### **F. What is NOT covered:**

- The cost of any insurance or collision damage waiver offered by or purchased through the car rental company.
- Personal liability.
- Inherent vice or damage.

- Confiscation by authorities.
- Loss or damage as a result of the **Eligible Renter's** lack of reasonable care in protecting the **Rental Vehicle** before or after damage occurs (such as leaving the vehicle running and unattended).
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Leases or mini leases.
- Indirect or direct damages or losses of any nature, whether in tort or contract or based on any theory of liability, in any civil action or other legal proceeding arising from or related to a covered claim.
- Loss resulting or arising from any violation of the **Rental Car Agreement** or the **Group Policy**.
- Loss due to the **Eligible Renter's** intentional acts, racing or reckless driving, or loss due to driving under the influence of alcohol, intoxicants, or drugs.
- Subsequent damages resulting from a failure to protect the **Rental Vehicle** from further damage.
- Losses due to illegal activity or during the shipment of contraband.
- Any loss that occurs while the **Rental Vehicle** is off-road or located on an unpaved surface or a surface that is not a regularly maintained state or government road.
- Loss due to hostility of any kind, including war, invasion, rebellion, insurrection, riot, or civil commotion.
- Any loss involving the **Rental Vehicle** being used for hire, for commercial use, or as a public or livery conveyance, such as use for Uber or Lyft.
- Theft or damage to unlocked or unsecured vehicles.
- Wear and tear, gradual deterioration, and mechanical or electrical breakdown unless caused by other loss covered by the **Group Policy**.
- Any obligation that the **Eligible Renter** assumes under any agreement other than what is specifically covered under the **Rental Car Agreement** or his or her personal auto policy or other indemnity policy.
- Injury of anyone or damage to anything other than the **Rental Vehicle**.
- Loss or theft of personal belongings from the interior or exterior of a **Rental Vehicle**.
- Items not installed by the original manufacturer.
- Damage to windshields that is not the result of a collision or roll-over. Damage to a windshield may be covered if such damage is due to road debris or road hazard and takes place while the **Rental Vehicle** is the **Eligible Renter's** responsibility.
- Vehicle keys or portable Global Positioning Systems (GPS).
- Blowouts or tire/rim damage if not caused by theft, vandalism, or vehicle collision.
- Depreciation of the **Rental Vehicle** caused by the incident, including but not limited to "diminished value" (administrative or other fees charged by the rental company).
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- Charges for gasoline or airport fees.

#### **G. How to file a claim:**

- Visit [mycardbenefits.com](http://mycardbenefits.com) or call 1-800-Mastercard to open a claim. The **Eligible Renter** must report the claim within sixty (60) days from the date of loss or the claim may not be honored (not applicable to residents of certain states, a list of which is on file with the **Administrator**). The **Eligible Renter** must also do the following:
  - Report the loss to the police;

- Permit us to inspect and appraise the damaged property before its repair or disposition; and
- Do what is reasonably necessary after loss to protect the **Rental Vehicle** from further loss.
- **The Eligible Renter may choose to assign his or her benefits under this insurance program to the rental agency from which he or she rented the Rental Vehicle. Please contact our Administrator for further details.**
- Submit written proof of loss within one hundred eighty (180) days of the date of the incident or the claim may not be honored. Failure to provide such proof within the required time will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required. Required documentation may include the following:
  - **Rental Vehicle** charge receipt or statement.
  - The **Rental Car Agreement** for the **Rental Vehicle**.
  - Copy of the **Eligible Person's** valid driver's license.
  - Copy of the declaration's page of any primary vehicle insurance or other valid insurance or coverage.
  - A copy of the police report when the **Rental Vehicle** is stolen, vandalized, or involved in a multi-vehicle collision or a collision that requires the vehicle to be towed or makes the vehicle un-drivable.
  - Itemized repair estimate from a certified collision repair facility.
  - Copy of the rental company promotion/discount, if applicable.
  - Copy of the vehicle rental location class specific fleet utilization log, if loss-of-use charges are being claimed.
  - Any other documentation that may be reasonably requested by us or our **Administrator** to validate a claim.

#### **H. Payment of Claims:**

All benefits payable for any loss will be paid immediately to the **Eligible Renter**—or to the **Eligible Renter's** estate in the case of death—upon receipt of due written proof of such loss.

## LEGAL DISCLOSURES

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

Benefits are provided to you, the **Cardholder**, at no additional charge. Non-insurance services may have associated costs, which will be your responsibility.

Insurance benefits are provided under a **Group Policy** issued by New Hampshire Insurance Company, an AIG company. Non-insurance benefits are provided under a Master Agreement issued by AIG Warranty Guard, Inc. These Guide to Benefits are summaries of any insurance or non-insurance benefits provided to you and are governed by the controlling **Group Policy** or Master Agreement, as applicable.

**Effective date of benefits:** These Guide to Benefits replace all prior disclosures, program descriptions, advertising, and brochures issued by any party. The master group policy or contract holder and the applicable

insurer or obligated entity reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

**Cancellation:** The **Group Policy** or Master Agreement holder can cancel these benefits at any time or choose not to renew the insurance or non-insurance benefits for all **Covered Cards**. If these benefits are cancelled, you will be notified in advance. Benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

**Benefits to you:** These benefits apply only to U.S. issued **Covered Cards**. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, 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 for any benefit you were eligible for prior to the date that your **Covered Card** is suspended or cancelled, subject to the terms and conditions of coverage.

**Legal Action:** No action at law or in equity may be brought to recover under these benefits prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the benefit requirements. No such action may be brought after the expiration of three (3) years from the time written proof of loss is required to be furnished.

**Transfer of rights or benefits:** The **Group Policy** and Master Agreement are not assignable, but the benefits may be assigned.

**Intentional Misrepresentation and Fraud:** If any request for benefits is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as a beneficiary to obtain coverage under the benefits, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as a beneficiary does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

**Due Diligence:** You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any covered loss or damage.

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

**Sanctions:** We shall not be deemed to provide coverage, and we shall not be liable to pay any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim, or provision of such benefit would expose us, our parent company, or our ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.

**Salvage:** If your loss involves an item that is not repairable, we may request you to send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

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

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the **Group Policy** or Master Agreement, the **Group Policy** or Master Agreement shall control. Provision of services is subject to availability and applicable legal restrictions. Representations or promises made by anyone that are not contained in the **Group Policy** or Master Agreement are not part of your coverage.

**Washington Residents:** For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The **EOC**, Key Terms, and Legal Disclosures are the entire agreement between you and us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Benefits and the **Group Policy** or Master Agreement, the Guide to Benefits shall control.

## ACCOUNT AND BILLING INFORMATION

Contact Barclays directly for questions concerning **Your** account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide.





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