



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 insurance and retail protection services available to You as a Mastercard cardholder.



barclaycard

Mastercard Guide to Benefits
Benefits that are always with You

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 Barclaycard 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. Your current Guide to Benefits is available on the customer website at [BarclaycardUS.com](https://www.BarclaycardUS.com).



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The terms below provide detail to the bolded words used throughout the document. More specific terms are included in individual benefit explanations, where appropriate, and supersede the terms here.

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

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

Card means the covered Mastercard card.

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

Injury means bodily injury caused by an accident that occurs while You are covered under this program, and results directly and independently of all other causes of loss. The injury must be verified by a physician.

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

We, Us, and Our refer to New Hampshire Insurance Company, an AIG company.

You, Your, and Yourself refer to the cardholder or authorized user of the Card.



| EXTENDED WARRANTY



Has Your current warranty expired? You may be covered for up to an additional 12 months once Your existing coverage ends.

Original manufacturer warranties for 24 months or less are doubled on covered items You purchase.

A. To get coverage:

- **You** must purchase the new item entirely with **Your card** and/or accumulated rewards from **Your card** for **Yourself** or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.

B. The kind of coverage You receive:

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

C. Coverage limitations:

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

- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.
- **We** or **Our** administrator will decide if a covered failure will be repaired or replaced, or whether **You** will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, **We** cannot guarantee to match exact color, material, brand, size, or model.

D. What is NOT covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- Floor models that do not come with an original manufacturer warranty.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, and other software.
- All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Indirect or direct damages resulting from a covered loss.
- Mechanical failure arising from product recalls.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.

- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical damage to the item.
- Any exclusion listed in the original manufacturer's warranty.

E. How to file a claim:

- Visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-Mastercard to open a claim. **You** must report the claim within ninety (90) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
 - Receipt showing covered item(s).
 - Statement showing covered item(s).
 - Itemized purchase receipt(s).
 - Original manufacturer's (or U.S. store brand) warranty.
 - Service contract or optional extended warranty, if applicable.
 - Itemized repair estimate from a factory authorized service provider.
- Any other documentation that may be reasonably requested by **Us** or **Our** administrator to validate a claim.

Need to make a claim?

To file a new claim visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-Mastercard.



| PRICE PROTECTION



Ensure the advertisement clearly shows the same manufacturer, product and model number as Your original purchase.

Reimburses You for eligible price differences on covered purchases (up to \$250) should You find a lower price advertised in print or online within 120 days from the date of purchase.

Key Terms

Auction (online or live) means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, public or private live **auctions**, etc.).

Non-auction internet advertisements means advertisements posted on the Internet, by a non-auction Internet merchant with a valid tax identification number. The advertisement must have been posted within one hundred and twenty (120) days after the date **You** purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

Printed advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date **You** purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.

A. To get coverage:

You must purchase the new item entirely with **Your card** and/ or accumulated rewards from **Your card** for **Yourself** or to give as a gift.

You must see either a **printed advertisement** or **non-auction Internet advertisement** for the same product (advertisement must verify same manufacturer and model number) for a lower price within one hundred and twenty (120) days from the date of purchase as indicated on **Your** receipt.

B. The kind of coverage **You receive:**

- Purchases **You** make entirely with **Your card** are covered for one hundred and twenty (120) days from the date of purchase as indicated on **Your** receipt for the difference between the price **You** paid and the lower price advertised.
- Items **You** purchase with **Your card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to **You** or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

C. Coverage limitations:

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

D. What is NOT covered:

- Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- Items purchased for resale, rental, professional, or commercial use.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, one-of-a-kind, or special-order items.
- Layaway items; items returned to any store.
- Any items purchased from an **auction**.
- Items for which the **printed advertisement** or **non-auction Internet advertisement** containing the lower price was published after one hundred and twenty (120) days from the date **You** purchased the item.
- Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.
- Items advertised in or as a result of "limited quantity," "going out-of-business sales," "close out", or as "discontinued".

- **Printed advertisements or non-auction Internet advertisements** that display pricing lower than **Your** purchased item due to rebates, special offerings, bonuses, free items/ giveaways, manufacturer's coupons, or special financing.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- Land, any buildings (including, but not limited, to homes and dwellings), permanently installed items, fixtures, structures, or home improvement.
- Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

E. How to file a claim:

For a Printed Advertisement:

- Visit [MyCardBenefits.com](https://www.mycardbenefits.com) or call 1-800-Mastercard to open a claim. **You** must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
 - A copy of the **printed advertisement** that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
 - Receipt showing the item(s) was purchased.
 - Statement showing item(s) purchased and use of accumulated point.
 - Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by **Us** or **Our** administrator to validate a claim.

For a Non-Auction Internet Advertisement:

- Visit [MyCardBenefits.com](https://www.mycardbenefits.com) or call 1-800-Mastercard to open a claim. **You** must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
 - A copy of the **non-auction advertisement** that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.
 - Receipt showing the item(s) was purchased.

- Statement showing item(s) purchased.
- Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by **Us** or **Our** administrator to validate a claim.



MASTERCARD ID THEFT PROTECTION™



If **You** believe **You** have been a victim of Identity Theft call 1-800-Mastercard immediately to speak to a specialist at no cost.

Provides **You** with access to a number of Identity Theft resolution services, should **You** believe **You** are a victim of Identity Theft.

Eligibility:

To be eligible for this coverage, **You** must be a Mastercard **cardholder** issued by a U.S. financial institution.

Access:

Simply contact 1-800-Mastercard if **You** believe **You** have been a victim of Identity Theft.

Services provided:

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

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

Mastercard ID Theft Alerts™:

Mastercard is offering **cardholders** cyber security through ID Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, ID Theft Alerts is tracking thousands of websites and millions of data rewards, and alerting **cardholders** whose personal information they find has been compromised online. This information is being gathered in real-time so that **cardholders** have the opportunity to react quickly and take the necessary steps to protect themselves.

Get started at no cost to **You** by enrolling at mastercard.us/idtheftprotection.

Charges:

There is no charge for these services, they are provided by **Your** Financial Institution.

Services NOT provided:

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

Program provisions for Mastercard ID Theft Protection:

This service applies only to **You**, the named Mastercard **cardholder**. **You** shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each **cardholder**. This service is provided to eligible Mastercard **cardholders** at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or **Your** financial institution can cancel or non-renew these services, and if **We** do, **We** will notify **You** at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible Mastercard **cardholders**, **You** will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard.

Need to make a claim?

To file a new claim visit MyCardBenefits.com or call 1-800-Mastercard.



MASTERCARD GLOBAL SERVICE

Get assistance anytime, anywhere for Your card-related questions by calling 1-800-Mastercard.

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

Remember, if **You** report **Your card** lost or stolen, **You** will not be responsible for any unauthorized transactions on **Your** account. In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **800-307-7309**.

When out-of-country and in need of assistance, **You** can easily reach a specially trained Mastercard Global Service Representative who can help **You** 24 hours a day, 365 days a year, in any language. **You** can call toll-free from over 80 countries worldwide.

Some of the key toll-free Mastercard Global Service telephone numbers are:

Australia - **1-800-120-113**
Austria - **0800-070-6138**
France - **0-800-90-1387**
Germany - **0800-819-1040**
Hungary - **06800-12517**
Ireland - **1-800-55-7378**
Italy - **800-870-866**

Mexico - **001-800-307-7309**
Netherlands - **0800-022-5821**
Poland - **0-0800-111-1211**
Portugal - **800-8-11-272**
Spain - **900-97-1231**
United Kingdom - **0800-96-476**
Virgin Islands - **800-307-7309**

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit **Our** website at [mastercard.com](https://www.mastercard.com) or call the United States collect at **636-722-7111**.

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 (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 [mastercard.com](https://www.mastercard.com) to use **Our** ATM locator. **You** can get cash at over two million ATMs worldwide. To enable cash access, be sure **You** know **Your** Personal Identification Number (PIN) before **You** travel.



AUTO RENTAL COLLISION DAMAGE WAIVER



You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company. Make sure You review the full terms, including what cars We cover.

Pays for covered damages to an eligible rental vehicle when the rental transaction is paid using Your Card.

What is this benefit?

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

Pursuant to the below terms and conditions, when **You** rent a vehicle for fifteen (15) consecutive days or less within **Your** country of residence or thirty-one (31) consecutive days or less outside **Your** country of residence with **Your card**, **You** are eligible for benefits under this coverage.

Who is eligible for this benefit?

The **card cardholder** and those designated in the **rental agreement** as **authorized drivers** are eligible for this benefit. To activate coverage, **You** must initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental charges) with **Your card** and/or the accumulated rewards from **Your card** at the time the vehicle is returned.

Key Terms

Authorized driver(s) means a driver with a valid driver's license issued from their state of residence and indicated on the **rental agreement**.

Manufacturer suggested retail price (MSRP) means the purchase price of the vehicle or the value of the vehicle based on the National Automobile Dealers Association website at nada.com or similar source.

Rental agreement means the entire agreement or contract that **You** receive when renting a vehicle from a vehicle rental agency that describes in full all of the terms and conditions of the rental, as well as the responsibility of all parties under the **rental agreement**.

Vehicle means a land motor vehicle with four wheels that is designed for use on public roads and intended for use on a bound surface such as concrete and tarmac. This includes minivans and sport utility vehicles that are designed to accommodate less than nine (9) passengers.

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.

How do I file a claim?

Visit MyCardBenefits.com or call 1-800-Mastercard to open a claim.

You must report the claim within sixty (60) days of the loss or the claim may not be honored.

- **You** may choose to assign **Your** benefits under this insurance program to the rental agency from which **You** rented **Your** vehicle. Please contact **Us** or **Our** administrator for further details.

What documents do I need to submit?

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

- Receipt showing the vehicle rental.
- Statement showing the vehicle rental.
- The **rental agreement** (front and back).
- Copy of **Your** valid driver's license (front and back).
- Copy of the declarations page of any primary vehicle insurance and other valid insurance or coverage.
- Police report when the vehicle is stolen, vandalized (regardless of the damage), or involved in a collision that requires the vehicle to be towed, in a multi-vehicle collision, or the vehicle is not drivable.
- Itemized repair estimate from a factory authorized collision repair facility.
- Copy of the vehicle 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. **You** must secure this log from the rental agency.

- Any other documentation that may be reasonably requested by **Us** or **Our** administrator to validate a claim.

A. To get coverage:

You must initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental charges) with **Your card** and/or the accumulated rewards from **Your card** at the time the **vehicle** is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) full day of rental must be billed to **Your Card**.

You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company. **You** must rent the vehicle in **Your** own name and sign the **rental agreement**.

Your rental agreement must be for a rental period of no more than fifteen (15) consecutive days for rentals within **Your** country of residence or thirty-one (31) consecutive days for rentals outside **Your** country of residence. Rental periods that exceed or are intended to exceed fifteen (15) consecutive days for rentals within **Your** country of residence or thirty-one (31) consecutive days for rentals outside **Your** country of residence are not covered.

The rented vehicle must have a **MSRP** that does not exceed \$50,000 **USD**.

B. The kind of coverage You receive:

We will pay for the following on a secondary basis

- Physical damage and theft of the vehicle, not to exceed the limits outlined below.
- Reasonable loss of use charges imposed by the vehicle rental company for the period of time the rental vehicle is out of service. Loss of use charges must be substantiated by a location and class specific fleet utilization log.
- Towing charges to the nearest collision repair facility.

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

C. Coordination of Benefits:

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

1. **You** or an **authorized driver's** primary auto insurance;
2. Collision/damage waiver provided to **You** by the rental agency
3. Any other collectible insurance;
4. The coverage provided under this **EOC**.

If **You** or an **authorized driver's** primary auto insurance or other coverage has made payments for a covered loss, **We** will cover **Your** deductible and any other eligible amounts, described in Section B, not covered by the other insurance.

Note: In certain parts of the United States and Canada losses to rental vehicles that are covered by **Your** personal vehicle insurance policy liability section may not be subject to a deductible, which means that **You** may not receive any benefits from this program. Contact **Your** insurance provider for full coverage details pertaining to **Your** personal vehicle liability insurance policy (or similar coverage).

If **You** have no other insurance or **Your** insurance does not cover **You** in territories or countries outside of the United States, coverage is considered primary coverage.

D. Excluded rental vehicles:

- All full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road vehicles, and other recreational vehicles.
- Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels.
- Antique vehicles (vehicles that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines.
- Any rental vehicle that has a **MSRP** that exceeds \$50,000 **USD**.

E. Where You are covered:

Coverage is available worldwide except in the following countries: Republic of Ireland, Northern Ireland, Israel, and Jamaica.

Coverage is not available in countries where:

- This **EOC** is prohibited by that country's law; or
- The terms of the **EOC** are in conflict with the laws of that country.

F. Coverage limitations:

We will pay the lesser of the following:

- a. The actual repair amount
- b. Wholesale market value less salvage and depreciation
- c. The rental agencies purchase invoice less salvage and depreciation; or
- d. \$50,000 **USD**

In addition, coverage is limited to \$500 per incident for reasonable loss of use charges imposed by the vehicle rental company for the period of time the rental vehicle is out of service. **We** will not pay for or duplicate the collision/damage waiver coverage offered by the rental agency.

G. What is NOT covered:

- Any personal item **stolen** from the interior or exterior of rental vehicles.
- **Vehicle** keys or portable Global Positioning Systems (GPS).
- **Vehicles** not rented by the **cardholder** or **authorized user** on the **Card**.
- Any person not designated in the **rental agreement** as an **authorized driver**.
- Any obligations **You** assume other than what is specifically covered under the **rental agreement** or **Your** primary **vehicle** insurance or other indemnity policy.
- Any violation of the written terms and conditions of the **rental agreement**.
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any loss associated with racing or reckless driving.
- Losses involving the theft of the rental vehicle when **You** or an **authorized driver** cannot produce the keys to the rental **vehicle** at the time of reporting the incident to the police and/or rental agency, as a result of negligence.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Subsequent damages resulting from a failure to protect the rental vehicle from further damage.
- Blowouts or tire/rim damage that is not caused by theft or vandalism or is not a result of a vehicle collision causing tire or rim damage.
- Rental vehicles where collision/damage waiver coverage (or similar coverage) was accepted/purchased by **You**.
- Any damage that is of an intentional or non-accidental nature, caused by **You** or an **authorized driver** of the rental vehicle.
- Depreciation, diminishment of value, administrative, storage, or other fees charged by the vehicle rental company.
- Vehicles with a **rental agreement** that exceeds or is intended to exceed a rental period of fifteen (15) consecutive days for rentals within **Your** country of residence or thirty-one (31) consecutive days or less for rentals outside **Your** country of residence from a rental agency.
- Losses resulting from any kind of illegal activity.
- Damage sustained on any surface, other than a bound surface such as concrete or tarmac.
- Damage sustained on any road not regularly maintained by a municipal, state, or federal entity.
- Losses as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or livery conveyance.

- Theft of, or damage to, unlocked or unsecured vehicles.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

Need to make a claim?

To file a new claim visit MyCardBenefits.com or call 1-800-Mastercard.



ACCOUNT AND BILLING INFORMATION

Important

Contact Barclaycard 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.



LEGAL DISCLOSURE

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

Benefits are provided to **You**, the accountholder, at no additional charge. Non-insurance services may have associated costs, which will be **Your** responsibility (for example, legal referrals are free, but the lawyer's fee is **Your** responsibility).

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company for all benefits other than Travel Accident Insurance and Baggage Delay which are provided by Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies

This Guide to Benefits is a summary of benefits provided to You. The attached Key Terms and EOC is governed by the Group Policy.

Effective date of benefits: Effective April 1, 2017, this Guide to Benefits replaces all prior disclosures, program descriptions,

advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

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

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

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

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

To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator

selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which **You** live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (adr.org) will apply to any arbitration under this **EOC**. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **EOC** and all transactions contemplated by this **EOC**, including, without limitation, the validity, interpretation, construction, performance and enforcement of this **EOC**.

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

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

Salvage: If an item is not repairable, the claim administrator may request that the **cardholder** or gift recipient send the item to the administrator for salvage at the **cardholder's** or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

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

Other Insurance: Coverage is secondary to and in excess of any other applicable insurance or indemnity available to **You**. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

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

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

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

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



TO FILE A CLAIM

Call 1-800-Mastercard:
800-627-8372,
or en Español:
800-633-4466.

Visit Our website at
[mastercard.com](https://www.mastercard.com)

From time to time benefits may be modified, updated or removed. Your current Guide to Benefits is available on the customer website at [BarclaycardUS.com](https://www.BarclaycardUS.com)



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