



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.



| TABLE OF CONTENTS

Key Terms	2
Mastercard ID Theft Protection™	4
Cellular Telephone Protection	8
Mastercard Global Service	11
Travel Assistance	12
Trip Cancellation & Trip Interruption Insurance	14
Baggage Delay	23
Travel Accident Insurance	27
Auto Rental Collision Damage Waiver	33
Account and Billing Information	40
Legal Disclosure	41



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.

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

Authorized 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. **Charge** means any non-refundable amount paid to a travel supplier using Your Card. **Common carrier** means an air, land or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. Common carrier does not include helicopters, taxis, rental cars, hired cars and private and contract carriers. **Card** means the covered World Mastercard card. **Destination** means the place where You expect to travel on Your trip as indicated on Your common carrier ticket. **Domestic partner** means an unmarried person in an intimate, committed relationship of mutual caring. They must share responsibility for basic living expenses with You. They must be at least eighteen (18) years old and not currently married and/or committed to another person. **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. **Family member** means Your spouse or domestic partner. It includes unmarried children of You under nineteen (19) years of age. It also includes unmarried children under twenty-six (26) years of age if a full-time student at an accredited college or university. **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. **Medically imposed restrictions** means a restriction certified by Your physician prohibiting You from traveling on a common carrier.

Physician means a licensed medical, surgical, or dental practitioner acting within the scope of his or her license. The treating physician may not be You, Your family member, a traveling companion or related to You by blood. **Pre-existing medical condition** means any condition resulting from any injury or sickness affecting You, a traveling companion, or a Family Member traveling with You within the sixty (60) day period prior to the purchase date of Your trip. The condition must have (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine; or (c) required medical treatment or treatment was recommended by a physician. Taking maintenance medications for a condition that is considered stable shall not be included as a pre-existing medical condition. **Return destination** means the place to which You expect to return from Your trip as indicated on Your common carrier ticket. **Sickness** means an illness or disease that is diagnosed or treated by a physician. **Traveling companion** means any individual(s) with whom You have arranged to travel on the same trip with the same itinerary and for which the cost of trip was charged with Your card. **Trip** means a scheduled period of travel with a destination and return destination away from Your primary residence using a common carrier. **Trip departure date** means the date on which You are originally scheduled to leave on Your trip. **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 and Your** refer to the cardholder or authorized user of the card.



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.

Mastercard ID Theft Protection (IDT) provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering will alert you about possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information in order to detect fraud at its inception.

Eligibility

All Mastercard consumer credit cardholders in the US are eligible for this coverage.

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. In order to receive the following services you must enroll at: **[mastercardus.idprotectiononline.com](https://www.mastercardus.idprotectiononline.com)**.

The services include:

Online Monitoring Dashboard (requires activation):

The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders' risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity monitoring alerts.

Monthly Risk Alert / Newsletter: Cardholders will receive a monthly newsletter with information on the cardholder's risk score, and articles pertaining to good identity protection practices.

Identity Monitoring: IDT searches the internet to detect compromised credentials and potentially damaging use of your personal information, and alerts you via email so that you can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:

- Email addresses
- Debit/credit cards/prepaid cards
- Bankaccounts
- Web logins; username and password
- Medical insurance cards
- Driver's license
- Loyaltycards
- Affinitycards
- Passport number
- Vehicle insurance cards
- Social Security number

To take advantage of this service, the cardholder must enter the personal information they wish to monitor on the dashboard.

Resolution Services: You will have access to a team of identity theft resolution specialists, available 24 hours a day, 365 days a year to help resolve your identity theft incident and prevent further damage. The resolution specialists are native speakers of English, French and Spanish, and are based out of Bethesda, Maryland. Cardholders are given the option to sign limited power of attorney (LPOA) to the specialist, to allow them to conduct resolution activities on the cardholders' behalf, including contacting police, credit agencies, and other authorities, translating information, and closing and replacing breached accounts.

Lost Wallet Assistance: Cardholders will be provided assistance with notifying the appropriate issuing authorities to cancel and replace stolen or missing items, such as their debit/credit cards, driver's license, Social Security card, and passport.

Single Bureau Credit Monitoring: Cardholders' TransUnion credit file will be monitored for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholders' TransUnion credit file so they can take immediate action to minimize damage. To take advantage of this service, the cardholder must enter their Social Security number on the dashboard and pass credit authentication.

Financial Account Takeover: IDT monitors cardholder's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Monitored transactions include:

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

To take advantage of this service, the cardholder must enter the accounts they wish to protect on the dashboard.

URL and Domain Monitoring: URL and Domain monitoring allows Cardholder to enter up to 10 domain or URL names related to cardholder's business. This service will monitor the domain and URL names for any compromised email addresses associated with the domain or URL names and if compromised email addresses are found in a data breach, this service will alert the registered cardholder via email and provide information regarding the specific email address that was breached along with information about the date found and source (provided that this information is available). For more information regarding the services stated above and additional information, please visit **[mastercardus.idprotectiononline.com](https://www.mastercardus.idprotectiononline.com)**.

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 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, Generali Global Assistance, 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](https://www.MyCardBenefits.com) or call 1-800-Mastercard.



CELLULAR TELEPHONE PROTECTION

To be eligible you must charge your monthly eligible cellular wireless telephone bill to your covered card

Key Terms

Please see the 'Key Terms' section for the terms used throughout this benefit.

Evidence of Coverage

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

A. To get coverage: You must charge your monthly Eligible Cellular Wireless Telephone bill to your Covered Card. You are eligible for coverage the first day of the calendar month following the payment of your Eligible Cellular Wireless Telephone bill to your Covered Card. If you pay an Eligible Cellular Wireless Telephone bill with your Covered Card and fail to pay a subsequent bill to your Covered Card in a particular month, your coverage period changes as follows:

1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment to your Covered Card; and
2. Your coverage resumes on the first day of the calendar month following the date of any future payment of your Eligible Cellular Wireless Telephone bill with your Covered Card.

B. The kind of coverage you receive:

- Reimbursement for the actual cost to replace or repair a Stolen or damaged Eligible Cellular Wireless Telephone.
- Coverage ends on the earliest of: The date you no longer are a Cardholder; the date the Covered Card is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the Group Policy; the date the participating organization ceases to participate in the Group Policy; the date the Group Policy is terminated.

C. Coverage limitations: Coverage for a Stolen or damaged Eligible Cellular Wireless Telephone is subject to the terms, conditions, exclusions, and limits of liability of this benefit. The maximum liability is \$600 per claim for World Mastercard, and \$1,000 per Covered Card per 12 month period. Each claim is subject to a \$50

deductible. Coverage is limited to two (2) claims per Covered Card per 12 month period. Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This “noncontribution” clause will take precedence over a similar clause found in other insurance or indemnity language.

D. What is NOT covered:

The following items are excluded from coverage under the Group Policy:

- Eligible Cellular Wireless Telephone accessories other than the standard battery and standard antenna provided by the manufacturer;
- Eligible Cellular Wireless Telephones purchased for resale or for professional or commercial use;
- Eligible Cellular Wireless Telephones that are lost or Mysteriously Disappear;
- Eligible Cellular Wireless Telephones under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;
- Eligible Cellular Wireless Telephones Stolen from baggage unless hand-carried and under the Eligible Person's supervision or under the supervision of the Eligible Person's traveling companion who is previously known to the Eligible Person;
- Eligible Cellular Wireless Telephones Stolen from a construction site;
- Eligible Cellular Wireless Telephones which have been rented or leased from a person or company other than a cellular provider;
- Eligible Cellular Wireless Telephones which have been borrowed;
- Eligible Cellular Wireless Telephones that are received as part of a pre-paid plan;
- Cosmetic damage to the Eligible Cellular Wireless Telephone or damage that does not impact the Eligible Cellular Wireless Telephone's ability to make or receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls);
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin;
- Damage or theft resulting from mis-delivery or voluntary parting from the Eligible Cellular Wireless Telephone;
- Replacement of Eligible Cellular Wireless Telephone(s) purchased from anyone other than a cellular service provider's retail or internet store that has the ability to initiate activation with the cellular service provider;
- Taxes, delivery or transportation charges or any fees associated with the service provided; and

- Losses covered under a warranty issued by a manufacturer, distributor or seller.

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

E. How to file a claim

Call **1-800-Mastercard** or go to **mycardbenefits.com** to open a claim. You must report the claim within 90 days of the loss, or as soon as reasonably possible, or the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of loss. Written proof of loss must be submitted to our Administrator within 120 days of the loss or the claim may not be honored. Required documentation may include but is not limited to the following:

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

Please see the 'Legal Disclosure' section for all disclosures for this benefit.



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** 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** 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.



TRAVEL ASSISTANCE



Benefits are designed to assist You or Your travel companions when You're traveling 100 miles or more from home.

Provides pre-trip destination information such as visa/passport requirements, immunization, and help with lost/stolen travel documents and luggage. Also provides referrals to physicians, hospitals, attorneys, local embassies and consulates, if You are traveling more than 100 miles from home.

Rely on Travel Assistance Services when You're away from home. Travel Assistance Services is **Your** guide to many important services **You** may need when traveling. Benefits are designed to assist **You** or **Your** travel companions when You're traveling 100 miles or more from home. This is reassuring, especially when visiting a place for the first time or do not speak the language. For services, call **1-800-Mastercard**. Enrollment is automatic and the assistance service is free to **cardholders**. Please keep in mind that You'll be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills).

Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. **You** may contact **Us** prior to embarking on a covered trip to confirm whether or not services are available at **Your** destination(s).

MasterTrip® Travel Assistance

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

Travel Services Medical Assistance

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

MasterLegal® Referral Service

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



TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE



Coverage is secondary to any other applicable insurance or benefit available to You including benefits provided by Your airline such as exchanged tickets, goodwill payments, refunds, credits, or vouchers.

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. **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: joint mortgage or lease; a joint bank account; joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or 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. **Policyholder**

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.

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.

Benefit Maximum Benefit Amount per Covered Person

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.

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**. For all other inquiries please call the number on the back of your card.

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

Claim Notice:

Written claim notice must be given to Us or any of Our brokers or appointed agents within ninety (90) days after the occurrence or commencement of any loss covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the Covered Person and Policyholder. Failure to give claim notice within ninety (90) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

Claim Forms:

When We receive notice of a claim, We will send the Covered Person or the Covered Person's authorized representative, within fifteen (15) days, forms for giving Proof of Loss to Us. If the Covered Person or the Covered Person's authorized representative does not receive the forms, then the Covered Person or the Covered Person's authorized representative should send Us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the loss for which the claim is made.

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.

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.

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.

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 new.chubb.com. Insurance provided by Federal Insurance Company. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, PO Box 1600, Whitehouse Station, NJ 08889-1600.



| BAGGAGE DELAY

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.

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.

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.

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. For all other inquiries please call the number on the back of your card.

Claim Forms

When We receive notice of a claim, We will send you within fifteen (15) days, forms for giving Proof of Loss to Us. If you do not receive the forms, you should send Us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the loss for which the claim is made.

Claim Notice

Written claim notice must be given to Us within ninety (90) days after the occurrence or commencement of any loss covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the Covered Person. Failure to give claim notice within ninety (90) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

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.

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 9908-14-47. If this plan does not conform to your state statutes, it will be amended to comply with such laws.

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 [new.chubb.com](https://www.new.chubb.com). Insurance provided by Federal Insurance Company. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, PO Box 1600, Whitehouse Station, NJ 08889-1600.



Provides insurance against accidental loss of life or injury while traveling for You and Your family.

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 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 for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the Policyholder; 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.

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 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

Loss Due to an Accident	(Percentage of Loss of Life Benefit Amount)
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 Insured Person was covered as an occupant, it will be assumed, subject to all other terms of coverage, that the Insured Person 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 passenger 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.

Claims Provisions

How to file a claim:

To file a claim please call **1-844-252-7831**. 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: Crawford and Company, P.O. Box 4090, Atlanta, GA 30302, Fax Number 855-830-3728. Please reference policy #9908-14-49

What Documents are Required to Substantiate a Loss?

Some of the documentation that may be requested by the Company includes but is not limited to 1) A completed claim form; 2) a copy of the travel itinerary; 3) a police report confirming the claimed Accident; 4) A copy of the credit card statement that shows the charge for the Common Carrier or Scheduled Airline fare; and 5) a copy of the death certificate.

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.

How Soon Must Proof of Loss be Submitted?

For all claims, complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

How Soon Will Payment be Made After Proof of Loss is Submitted? For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

I Have Questions That are Not Addressed Above

Answers to specific questions can be obtained by writing the Plan Administrator: Direct Marketing Group, 13265 Bedford Avenue, Omaha, NE 68164

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 canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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 canceled.

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 9908-14-49 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.

Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.



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.

Definitions

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. **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 consumer credit card, debit card, checking account, line of credit, loan, certificate of deposit, or other account that is eligible for coverage under the **Group Policy**. **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 Auto Rental Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and mastercard 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 or more wheels that an **Eligible Renter** rented for the period of time shown on the **Rental Car Agreement**. Refer to Section D of the EOC for further exclusions and limitations.

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—or only purchase a partial collision damage waiver—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 passengers and that are used exclusively to transport people. Coverage includes minivans and sport utility vehicles that are designed to accommodate eight 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 the first (31) consecutive days consecutive days of the rental period for a **Rental Vehicle**.

(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.

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.

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

G. How to file a claim:

- Visit **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 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.

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.

The insurance benefits are provided under the Group Policy issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and **EOC** are governed by the **Group Policy**.

Effective date of benefits: This Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all **Covered Cards**. If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to U.S. issued **Covered Cards**. No person or entity other than the **Eligible Renters** 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 **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 the **Group Policy** prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Guide to Benefits. No such action may be brought after the expiration of three years from the time written proof of loss is required to be furnished.

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

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

Due Diligence: The **Eligible Renter** must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person under the same or similar circumstances to protect any covered property from damage, loss, or theft.

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.

Salvage: If a covered loss 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.

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the **Group Policy**, the **Group Policy** shall control. Provision of services is subject to availability and applicable legal restrictions.

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**, the Guide to Benefits shall control.



ACCOUNT AND BILLING INFORMATION

Important

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.



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 November 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at 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. 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.BarclyaysUS.com) for more information about all the benefits available to you and to view your current Guide to Benefits.



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