



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 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 Mastercard on or after the effective date, and this Guide then replaces any Summary or other program description you may have received earlier.

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



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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
- Bank accounts
- Web logins; username and password
- Medical insurance cards
- Driver's license
- Loyalty cards
- Affinity cards
- 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** or call **1-800-Mastercard**.



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.



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

Throughout this document, you and your refer to the **Cardholder**. We, us, and our refer to New Hampshire Insurance Company, an AIG Company, New York, NY.

Account Holder means a person to whom an **Eligible Account** is issued and who holds the **Eligible Account** under his or her name. **Administrator** means Sedgwick Claims Management Services, Inc. You may contact the **Administrator** if you have questions regarding this coverage or would like to make a claim. The **Administrator** may be reached by phone at 1-800-Mastercard. **Authorized User** means a person who is recorded as an authorized user of an **Eligible Account** by the **Account Holder** and who is authorized by the **Account Holder** to make payments to the **Eligible Account**. **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. **Cardholder** means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing who was issued a **Covered Card** for consumer credit purposes and who is a U.S. citizen or a legal resident of the U.S. or a U.S. territory, including the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, and the Northern Mariana Islands. **Covered Card** means the mastercard card linked to your **Eligible Account**. **Covered Territory** means any country, commonwealth, protectorate, or political division in which a **Rental Vehicle** is taken possession by an **Eligible Renter**. **Eligible Account** means the account associated with a U.S. issued 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**. **Evidence of Coverage (EOC)** means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under the **Group Policy**. Representations or promises made by anyone that are not contained in the **Group**

Policy are not part of your coverage. In the event the **EOC**, Definitions, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the Group Policy, the terms of the **Group Policy** govern your coverage. **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.

Evidence of Coverage

Refer to Definitions for the explanation 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 fifteen (15) consecutive days consecutive days of the rental period for a **Rental Vehicle** within the **Eligible Renter's** domiciled country and the first thirty one (31) consecutive days of the rental period for a **Rental Vehicle** outside of the **Eligible Renter's** domiciled country.

(2) Coverage is not available (1) when the **Eligible Renter** has personal automobile insurance and lives in a state under whose law such coverage automatically provides coverage of rental autos, including waiver of any collision damage deductible, or (2) where generally prohibited by law.

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.



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 **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 Definitions 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**, Definitions, and Legal Disclosures are the entire agreement between you and us. Representations or promises made by anyone that are not contained in the **EOC**, Definitions, 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.

Need to make a claim?

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



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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