Key Terms:
- Injury: An injury to any party.
- This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or vehicle insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits.

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

The kind of coverage you receive:
- The following Key Terms apply to the following benefits: Extended Warranty and MasterRental Coverage.
- Note: In certain parts of the United States and Canada losses to rental vehicles will cover your deductible and any other eligible amounts, described in Section B, not covered by the other insurance.

To get coverage:
- You must initiate and then pay for the entire rental agreement at the time the rental agreement is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental and/or the accumulated points from your covered card are not used, you must pay the entire rental fee charged to your covered card.

Vehicle:
- The rented vehicle must have a Manufacturer suggested retail price (MSRP) that does not exceed $50,000 USD. Rental periods that exceed or are intended to exceed fifteen (15) consecutive days are not covered.

Evidence of Coverage

The information you need to get covered:
- Final Legal Disclosures CC-FLD (9.08).

Important:
- Evidence of Coverage (EOC)
- 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-MC-ASSIST.
- 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-MC-ASSIST, or en Español: 1-800-633-4466. "Card" refers to MasterCard® card and "Cardholder" refers to a MasterCard® cardholder. Throughout this document, You and Your refer to the covered card authorized user.

The following Key Terms apply to the following benefits: Extended Warranty and MasterRental Coverage.

Note: In certain parts of the United States and Canada losses to rental vehicles will cover your deductible and any other eligible amounts, described in Section B, not covered by the other insurance.

If you or an authorized driver’s primary auto insurance or other coverage has made payments for a covered loss, we will cover the excess deductible and any other eligible amounts, described in Section B, not covered by the administrator. We will cover the excess deductible and any other eligible amounts, described in Section B, not covered by the administrator, if you have no other insurance or your insurance does not cover you in territories or countries outside of the United States, or if your insurance is considered primary coverage.

The following Key Terms apply to the following benefits: Extended Warranty and MasterRental Coverage.

Note: In certain parts of the United States and Canada losses to rental vehicles will cover your deductible and any other eligible amounts, described in Section B, not covered by the other insurance.

If you or an authorized driver’s primary auto insurance or other coverage has made payments for a covered loss, we will cover the excess deductible and any other eligible amounts, described in Section B, not covered by the administrator. We will cover the excess deductible and any other eligible amounts, described in Section B, not covered by the administrator, if you have no other insurance or your insurance is considered primary coverage.

The following Key Terms apply to the following benefits: Extended Warranty and MasterRental Coverage.

Note: In certain parts of the United States and Canada losses to rental vehicles will cover your deductible and any other eligible amounts, described in Section B, not covered by the other insurance.

If you or an authorized driver’s primary auto insurance or other coverage has made payments for a covered loss, we will cover the excess deductible and any other eligible amounts, described in Section B, not covered by the administrator. We will cover the excess deductible and any other eligible amounts, described in Section B, not covered by the administrator, if you have no other insurance or your insurance is considered primary coverage.
Where you are covered:

Coverage is not available in countries where:

- Any rental vehicle that exceeds $50,000 USD in value.
- Antique vehicles (10 years or older), or limousines.
- Vehicles not rented by the cardholder or authorized driver.
- Vehicles purchased from an vehicle for further details.
- Any personal item stolen from the interior or exterior of rental vehicles.
- Any damage that is of an intentional or non-accidental nature, caused by you or an authorized driver vehicle of the rental company for the period of time the rental vehicle is out of service.
- The theft of the rental vehicle.
- Any loss associated with racing or reckless driving.
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any loss involving the theft of the rental vehicle.
- Any damage sustained on any road not regularly maintained by a municipal, state, or federal entity.
- Damage sustained on any surface, other than a bound surface such as concrete or tarmac.
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EXTENDED WARRANTY COVERAGE

What is Covered?

Mechanical failure arising from product recalls. Application programs, operating software, and other software. Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals). Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures. Professional guarantees (for example, glass breakage). Market value at time of claim; recycled, previously owned, refurbished, rebuilt, or remanufactured items; product becomes collectibles (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer’s warranty (repair or replacement amount will not include market value at time of claim). Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer’s warranty (repair or replacement amount will not include market value at time of claim). Interest or conversion fees that are charged to you on the covered card by the financial institution. Any exclusion listed in the original manufacturer’s warranty.

Who Is Covered?

You are covered for an original purchase or replacement that was not covered by any manufacturer’s warranty and was not purchased as a floor model that does not come with an original manufacturer’s warranty. If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, the maximum Extended Warranty benefit for repair or replacement shall not exceed the actual amount charged on your MasterCard card or $10,000, whichever is less. If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer’s (or U.S. store brand) warranty expires. If either the original manufacturer’s (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, Extended Warranty benefits will not apply. Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and capitalized.

To Get Coverage:

You must purchase the new item entirely with your covered card for yourself or to give as a gift. You must purchase the new item between sixty (60) days of the failure or the trip, service, or diagnostic charges in the absence of any covered repairs or verified failure. No claim may not be honored.

How to File a Claim:

Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) days of the failure or the trip, service, or diagnostic charges in the absence of any covered repairs or verified failure. No claim may not be honored. Itemized repair estimate from a factory-authorized service provider. Receipt showing covered item. Completed and signed claim form. Itemized purchase receipt. Original manufacturer’s or (or U.S. store brand) warranty. Service contract or optional extended warranty, if applicable. Receipt or other documentation that may be reasonably requested by us or our administrator to validate a claim.

What Is Not Covered:

Included are home warranties (for example, glass breakage). Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated.

The kind of coverage you receive: Structures that differ for parts, labor, compressor, etc. The maximum Extended Warranty benefit for repair or replacement shall not exceed the actual amount charged on your MasterCard card or $10,000, whichever is less. If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer’s (or U.S. store brand) warranty expires. If either the original manufacturer’s (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, Extended Warranty benefits will not apply. If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer’s (or U.S. store brand) warranty expires.

Coverage Limitations:

Extended Warranty doubles the original warranty up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by manufacturer, we will only double the actual warranty time period that you received from the manufacturer. An example of a product with multiple warranty components includes a appliance with original manufacturer’s (a) a 1 year brand warranty, (b) a 1 year manufacturer’s warranty, (c) a 3 year labor warranty, and (d) an extended warranty of 5 years.

Reminder: Please refer to the Final Legal Disclosure section.

EW-CC-EOC (9.08)
For a Printed Advertisement:

How to file a claim:

For a claim submitted under a Printed Advertisement, You must call the Administrator at 1-800-MC-ASSIST or submit the following documentation within one hundred and eighty (180) days of the advertisement’s publication:

• A copy of the printed advertisement that shows the date of the advertisement, retailer name, the product and/or service purchased, the sale price, and/or item. The printed version of the Internet advertisement must include the merchant’s internet address, the date of publication, and customer service telephone number, as well as the item including manufacturer, model number, and sale price.

• A copy of the purchase receipt.

• A statement showing item(s) purchased and use of accumulated points.

• Any other documentation that may be reasonably requested by us or our Administrator to validate a claim.

Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery

Non-auction internet advertisements must be published on the Internet, by a non-auction Internet advertiser (advertisement must verify same manufacturer and model number).

PRICE PROTECTION
The Federal Trade Commission is a part of this agreement.

For insurance, please read the section on the standardized or authorized state of the card or card.

1. Coverage limitations:

• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their parts.

• Traveler’s checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, and/or accumulated points from your covered card.

• Items for which the item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer’s coupons, or special financing.

• Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.

• Items purchased for resale, rental, professional, or commercial use.

• Any item purchased from an auction or non-auction Internet advertisement that shows the date of the advertisement, retailer name, the product and/or service purchased, the sale price, and/or item. The printed version of the Internet advertisement must include the merchant’s internet address, the date of publication, and customer service telephone number, as well as the item including manufacturer, model number, and sale price.

To get coverage:

You must see either a cardholder or an authorized user and is recorded by the Participating Organization on its records as being an auction. If you have questions regarding this coverage or would like to make a claim, the Administrator can be reached by phone at 1-800-MC-ASSIST.

The kind of coverage you receive:

To get the kind of coverage available to you or the gift recipient including, but not limited to, Ebay, Ubid, Yahoo, public or private live auctions, etc.

Item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer’s coupons, or special financing.

1-800-MC-ASSIST

Throughout this document, You and Your refer to the cardholder.

The kind of coverage you receive: You must call the Administrator at 1-800-MC-ASSIST or submit the following documentation within one hundred and eighty (180) days of the advertisement’s publication:

• Completed and signed claim form.

• Receipt showing the item(s) was purchased.

• A copy of the printed advertisement that shows the date of the advertisement, retailer name, the product and/or service purchased, the sale price, and/or item.

• Layaway items; items returned to any store.

• Customized/personalized, one-of-a-kind, or special-order items.

• Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.

• Any item purchased from an auction or non-auction Internet advertisement that shows the date of the advertisement, retailer name, the product and/or service purchased, the sale price, and/or item.
IDENTITY THEFT RESOLUTION SERVICES

What are Personal Identity Theft Resolution Services?

When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.

Who is eligible for this coverage?

If you believe you have been a victim of Identity Theft.

What are the services provided?

Submit the following documentation within sixty (180) days of the advertisement's publication:

• A copy of the non-auction advertisement that shows the date of the advertisement, medium, number of times the advertisement was published and whether, and if applicable, shipping, handling and other charges.
• Statement showing item(s) purchased.
• Receipt showing the item(s) was purchased.
• A copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.
• Completed and signed claim form.
• A copy of the Affidavit or declaration from each cardholder. The provider, Europ Assistance U.S.A., Inc., relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible MasterCard® Card cardholders, you will be notified within 30–120 days before the expiration of the

When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are not responsible for the dispute.

When a cardholder's mailing address is in the State of New York, the mileage requirement is not applicable.

If you have a rental vehicle, be sure to call the car rental agency before you call

To regions that are considered unsafe by the State Department.

For a Non-Auction Internet Advertisement:

If a cardholder's mailing address is in the State of New York, the mileage requirement is not applicable.

We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many

The provider, Europ Assistance U.S.A., Inc., relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible MasterCard® Card cardholders at no additional cost and is in effect for acts

If you do not have a rental vehicle, you can call 1-800-MC-ASSIST.

Simply contact 1-800-MC-ASSIST if you believe you have been a victim of Identity Theft.

If you believe you have been a victim of Identity Theft.

Cardholders shall use due diligence and do all things reasonable to avoid or diminish any loss

You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even

If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, just call

Relating on Travel Assistance Services when you're away from home. Travel Assistance Services are your guide to many

You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even

There are no out-of-pocket expenses. The service is pre-negotiated. Road service fees will be automatically billed to your MasterCard Card account.

Part of the reason that the service is called MasterRoadAssist® Service is to reassure you that you will be taken care of even if you

Only for services performed in the United States and Canada. The Cardholder is not reimbursed for expenses incurred outside the

You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even

You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even

Roadside/Phone service is not the final response to a tow service request.

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services are your guide to many important services you may need when traveling.


did not receive services you expected by paying out-of-pocket. You can make claims for any service you receive, except services

If a cardholder's mailing address is in the State of New York, the mileage requirement is not applicable.

Enrollment is automatic and the assistance service is free to cardholders.

Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services. Please keep in mind that Travel Assistance must be initiated by your vehicle to ensure that the service is covered.
MasterTrip® Travel Assistance

Before you begin your trip, MasterTrip® provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The information will enable you to make your travel arrangements and ensure you have the appropriate documents.

You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

Reminder: Please refer to the Final Legal Disclosure section.

If you have a travel emergency and need cash, MasterTrip can arrange to move up to $5,000 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.

Will assist in transfers of 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.

MasterCard® Travel Assistance

Provides a global referral network of general physicians, dentists, and pharmacies. We also can help you refill prescriptions with local pharmacists (subject to local laws). Provides a global referral network of general physicians, dentists, and pharmacies. We also can help you refill prescriptions with local pharmacists (subject to local laws).

If you have a medical emergency, a medically qualified person can be contacted for consultation with the local medical staff to ensure your medical needs are met.

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MasterCard® Global Service

Provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Service to Cardholders (including emergency cash advances, travel arrangements, and Special Assistance for Women). Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about card benefits.

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Reminder: Please refer to the Final Legal Disclosure section.

Account and Billing Information

Important: Please understand that information about expenses is for your convenience and not intended for accounting or tax purposes. Information about expenses, exchange rates, summary dates, or information about additional expenses are described in this section. You should consult your financial advisor for advice about your financial situation.

Reminder: Please refer to the Final Legal Disclosure section.

$100,000 Worldwide Automatic Travel Accident Insurance

If you have a medical emergency, a medically qualified person can be contacted for consultation with the local medical staff to ensure your medical needs are met.

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Referral Services

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Travel Services Medical Assistance

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Important: Please understand that information about expenses is for your convenience and not intended for accounting or tax purposes. Information about expenses, exchange rates, summary dates, or information about additional expenses are described in this section. You should consult your financial advisor for advice about your financial situation.

Reminder: Please refer to the Final Legal Disclosure section.
May disclose all information it collects, as described above, to companies that perform administrative or other services for the insurer, such as claims adjustment, collection, and information about your transactions with the insurer such as claims made and benefits paid. The insurer may disclose personal information about you from the following sources: Information the insurer gathers from you, from forms you furnish to the insurer, such as your name, address, telephone number, and information about your account with the insurer, such as your account number; Information about your transactions with the insurer, such as claims made and benefits paid; Information about you that is de-identified such as data that cannot be linked to you individually or specifically, such as data that has been aggregated such as statistics about a group of policyholders or service users; Information from public records, such as lists provided by public authorities; Information you provide in writing, such as forms or questionnaires; Information provided to the insurer by other persons or organizations, such as references you provide about yourself or others, information from credit bureaus, and information provided by employers or others about your employment status; Information provided by family members of customers, such as information you provide about a family member; Information provided by business associates of customers, such as information you provide about a business associate of a customer; and Information provided by government agencies, such as information you provide about a government agency.
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. You and VSC shall each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an “umpire.” Each party will have the right to challenge the arbitrator. The decision of the arbitrators (or umpire, if any) shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, either You or VSC must make a written demand to the other party for arbitration. This demand must follow the arbitration process and rules described in this Agreement. The request must be in writing, and delivered to: Virginia Surety Company, Inc. (Compliance Department) at 13131 Mid-County Blvd., Chantilly, Virginia 20151. You and VSC shall cooperate to select the location, time, and place of the arbitration hearing. Each party may be represented by counsel and may present witnesses and evidence. The arbitrators shall have the power to take testimony, to require that parties and witnesses produce documents, and to award such relief as the arbitrators shall determine. Each party will be responsible for its own costs and attorneys’ fees.

Benefits shall be void if the cardholder has concealed or misrepresented any material fact in connection with the insurance. The insurer may seek to recover the costs of, lack of or actual repair or replacement arising from a loss or injury, and the insurer reserves the right to commence legal proceedings against the cardholder.

With written consent of the claim administrator, any cardholder may obtain a copy of the claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply to any claim for benefits, insurance proceeds and damages under or arising out of these programs. In no event will this coverage apply as contributing insurance. This Other Insurance is limited to only those amounts not covered by any other insurance or indemnity available to You. Coverage is secondary to any other applicable insurance or indemnity available to You. Coverage is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance.