

Guide to Benefits for Mastercard® Cardholders

Purchase Assurance Plus

Key Terms

Throughout this document, You and Your refer to a **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**.

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

Covered Card means the Mastercard card linked to Your **Eligible Account**.

Covered Purchase means an item that You purchase entirely with Your **Covered Card**.

Damage means broken parts or material or structural failures that cause an item to no longer perform its intended function in normal service.

Date of Purchase means the date You paid for and received a **Covered Purchase**, or the date of delivery and personal acceptance of the **Covered Purchase**, whichever is later.

Eligible Account means the account associated with a U.S. issued credit card, debit card, checking account, line of credit, certificate of deposit, or other account that is eligible for coverage under the **Group Policy**.

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**, Key Terms, 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 Purchase Protection/Security/Assurance Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust.

Stolen means **Covered Purchases** that are taken by force or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft and for which a police report was filed.

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 purchase the **Covered Purchase** entirely with Your **Covered Card** — or in combination with Your **Covered Card** and accumulated points on Your **Covered Card** — for yourself or to give as a gift. Coverage only extends to losses incurred by a person other than You if You gift the **Covered Purchase** to that person and that person adheres to the terms and conditions of this program.
- Your coverage terminates on any of the following dates: The date You no longer qualify as a **Cardholder**; the date Your participating organization determines that Your **Covered Card** is ineligible; the date Your participating organization ceases to pay premium on the **Group Policy**; the date Your participating organization ceases to participate in the **Group Policy**; or the date the **Group Policy** is terminated.



B. The kind of coverage You receive:

- Subject to this **EOC's** limitations and exclusions, We will reimburse You for the costs to repair or replace a **Covered Purchase** if the **Covered Purchase** is **Stolen** or **Damaged** within ninety (90) days from the **Date of Purchase**, as indicated on Your receipt.

C. Coverage limitations:

- Coverage is limited to the lesser of the following amounts per claim:
 - The actual cost of the **Covered Purchase** charged to Your **Covered Card**;
 - The actual cost to repair the **Covered Purchase** or to replace the **Covered Purchase** with an item of like kind and quality; or
 - A maximum liability per claim of \$1,000 per item.
- Coverage is limited to a maximum liability of \$25,000 per **Covered Card** per twelve (12) month period.
- Coverage for **Covered Purchases** that consist of articles in a pair or set will be limited to the cost of repair or replacement of the specific part(s) that are **Stolen** or **Damaged**, unless the articles cannot be used individually or cannot be replaced or repaired individually; provided, however, coverage for items of jewelry or fine arts consisting of articles in a pair, set, or collection will not exceed the cost of any particular parts that are **Stolen** or **Damaged**, subject to the limitations set forth above and without reference to any special value that the articles may have as part of a pair, set, or collection.
- Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You or the gift recipient. 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 non-contribution clause will take precedence over a similar clause found in other insurance or indemnity language.

D. What is NOT covered:

- Items that are lost or mysteriously disappear (i.e. the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons).
- Items that are **Stolen** from any location or place (including exercise facilities, places of employment, schools, or places of worship) due to Your lack of due diligence.
- Losses due to normal wear and tear, misuse, gradual deterioration, or abuse.
- Losses resulting from any intentional, dishonest, fraudulent, or criminal act committed or arranged by You.
- Losses that cannot be verified or substantiated.
- Items covered by a manufacturer's recall or class action suit.
- Items that You **Damage** through alteration (including cutting, sawing, shaping).
- Used or antique items and 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.
- Items **Stolen** from the interior or exterior of a watercraft/boat, aircraft, common carrier, motorcycle, automobile, or any other motor vehicles.
- Motorized vehicles, including automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including snow throwers, lawn mowers, and hedge trimmers).
- Land, any buildings (including homes and dwellings), permanently installed items, fixtures, or structures.

- Traveler's checks, cash, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), credit or debit cards, negotiable instruments, bullion, rare or precious metals, stamps, coins, currency or its equivalent.
- Animals and living plants, insects, or pets.
- Perishables and consumables (including perfumes, cosmetics, and limited-life items, such as rechargeable batteries).
- Items purchased for resale, rental, professional or commercial use.
- Professional services (including the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line or technical support for software, hardware, or any other peripherals).
- Application programs, computer programs, operating software, and other software.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, rebellion, insurrection, riot, or civil commotion); confiscation by the authorities; risks of contraband; abuse, fraud, illegal activity or acts.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Game animals or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Items **Stolen** or **Damaged** at a new home construction site.
- Rented, leased, or borrowed items.
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

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 **www.mycardbenefits.com** to open a claim. You must report the claim within sixty (60) days of the loss, or as soon as reasonably possible, or the claim may not be honored.
- Submit written proof of loss within one hundred and eighty (180) days after the date of loss or the claim may not be honored. Required documentation may include the following:
 - Repair estimate for **Damaged** item(s).
 - Photograph clearly showing **Damage**, if applicable.
 - Receipt showing purchase of covered item(s).
 - Statement showing purchase of covered item(s).
 - Report from police listing any items **Stolen**.
 - Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
 - Any other documentation that may be reasonably requested by Us or Our **Administrator** to validate a claim.



Legal Disclosure

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

Benefits are provided to You, the **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 You 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: The **Group Policy** is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: 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.

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

Legal Action: No action at law or in equity may be brought to recover under the **Group Policy** prior to the expiration of sixty (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 (3) years from the time written proof of loss is required to be furnished.

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 an item is not repairable, We may request that You or the gift recipient send the item to Us for salvage at Your or the gift recipient's expense. Failure to remit the requested item for salvage to Us may result in denial of the claim.

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.

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