

**Questions Regarding the Program:** You should direct any questions related to the Program, Offers, any Program restrictions, or rebates to your issuing bank.

**Disputes:** Any disputes regarding Offers or rebates, or your ability to participate or receive them, may be determined by Mastercard, by your issuing bank, or Merchants. That resolution will be final and binding on you.

**Additional Terms:** Your issuing bank and Merchants may impose additional terms on your participation in the Program. These Terms and Conditions are in addition to, and do not amend or replace, your card agreement with your issuing bank.

**Miscellaneous:** These Terms and Conditions will be governed by the laws of New York State, without regard to conflict of law principles. Any dispute arising out of or in connection with the interpretation or performance of these Terms and Conditions, that is not settled in accordance with the section of these Terms and Conditions entitled "Disputes," shall be finally settled by the Courts located in the City and State of New York, which shall have exclusive jurisdiction. YOU AND MASTERCARD HEREBY WAIVE ANY RIGHT TO A JURY TRIAL. You may not assign your rights under these Terms and Conditions. Mastercard may assign its rights and obligations at any time. The invalidity of any provision of these Terms and Conditions will not affect the validity of the remaining portions. Any waiver by Mastercard of its rights under these Terms and Conditions is binding only if in a writing signed by Mastercard. The use of your issuing bank and Merchant names and logos in the Program is by permission only.

**Mastercard Easy Savings® Program U.S. Small Business – Participating Merchants Offer Details:** Restrictions, conditions, and limitations apply. Visit the Merchant detail pages at [www.easysavings.com](http://www.easysavings.com) for more details.

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## Extended Warranty

**Evidence of Coverage**  
Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

### A. To get coverage:

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

### B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer's warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty

coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.

- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

### C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the actual amount charged on your **covered card** or \$10,000, whichever is less.
  - If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.
  - We or our **administrator** will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.
- D. What is NOT covered:**
- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer's warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
  - Floor models that do not come with an original manufacturer's warranty.
  - Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, and their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
  - Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
  - Plants, shrubs, animals, pets, consumables, and perishables.
  - Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information services or advice secured from any help or support line; technical support for software, hardware, or any other peripherals).
  - Application programs, operating software, and other software.
  - All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).
  - Any shipping charges, transportation and delivery charges, or covered time frames for delivery, whether or not stated or provided by the manufacturer's warranty.
  - Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
  - Indirect or direct **damages** resulting from a covered loss.
  - Mechanical failure arising from product recalls.
  - Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
  - Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
  - Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.

- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical **damage** to the item.
- Any exclusion listed in the original manufacturer's warranty.

### E. How to file a claim:

- Visit [www.mycardbenefits.com](http://www.mycardbenefits.com) or call 1-800-Mastercard to open a claim. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
  - Receipt showing covered item(s).
  - Statement showing covered item(s).
  - Itemized purchase receipt(s).
  - Original manufacturer's (or U.S. store brand) warranty.
  - Service contract or optional extended warranty, if applicable.
  - Itemized repair estimate from a factory authorized service provider.
  - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

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## Purchase Assurance

### Evidence of Coverage

Pursuant to the below terms and conditions, when an item you bought with your **covered card** is **damaged** or **stolen** within ninety (90) days of purchase, you may be eligible for benefits under this coverage.

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

### A. To get coverage:

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

### B. The kind of coverage you receive:

- Most items you purchase entirely with your **covered card** are covered if **damaged** or **stolen** within ninety (90) days from the date of purchase as indicated on your **covered card's** receipt.
- Items you purchase with your **covered card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

### C. Coverage limitations:

- Coverage is limited to the lesser of the following:
  - The actual cost of the item (excluding delivery and transportation costs).
  - A maximum of \$10,000 per loss and a total of \$50,000 per **cardholder** account per twelve (12) month period.
- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item **stolen** or **damaged**. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- Coverage for **stolen** or **damaged** jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

### D. What is NOT covered:

- Items left in public sight, out of arm's reach, lacking care, custody or control by the **cardholder**.

- Lost items, and items that **mysteriously disappear** (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
- Items lost, **stolen**, **damaged**, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- Losses resulting from any 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, but not limited to, cutting, sawing, shaping).
- 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.
- Stolen** items without a documented report from the police.
- Items that are **damaged** during transport via any mode.
- Items **stolen** from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers).
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Losses caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- 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 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, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband, illegal activity or acts.
- 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, pets, 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 for which you will be held responsible.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

### E. How to file a claim:

- Visit [www.mycardbenefits.com](http://www.mycardbenefits.com) or call 1-800-Mastercard to open a claim. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
  - 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.

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## Terms and Conditions for MasterAssist

This document details the MasterAssist™ services available to you as a member of the plan described as follows.

**Eligibility:** In order to be eligible for the services and benefits offered by Mastercard International through the **Assistance Center**, you must be a beneficiary as defined below.

Membership to the program is non-transferable.

**Duration of Coverage:** As long as you remain a Mastercard **cardholder** in good standing, you will have access to the assistance services described herein.

**Availability of Services:** MasterAssist is 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 by the **Assistance Center** to guarantee service. The Beneficiary may contact MasterAssist prior to embarking on a covered trip to confirm whether or not services are available at his/her destination(s).

**Access:** The services and benefits offered in the Mastercard program will be arranged by the **Assistance Center**.

**For 24-hour emergency assistance call the Mastercard Assistance Center at:**  
Toll free number in the United States: 1-800-307-7309  
Outside the United States, call collect at 1-636-722-7111

### I. GENERAL DEFINITIONS

**Beneficiary:** An eligible Mastercard **cardholder** in good standing whose card has been issued by an institution located in the United States and with his/her permanent address of residence within the United States; such as a **cardholder's** spouse, or a dependent child under the age of nineteen (19) or under the age of twenty-five (25) in the case of a dependent full-time college student. In either case the family member resides permanently at the same address as the **cardholder** and is traveling with the **cardholder**.

**Family Member:** Any Beneficiary's common law spouse, or his or her children.

**MasterAssist™:** Service provided by the **Assistance Center** on behalf of Mastercard International.

### II. CONTENT OF THE ASSISTANCE SERVICES

The Beneficiary is entitled to obtain the following services (i) within 100 miles (160km) or more away from such Beneficiary's primary residence, or (ii) while traveling overseas outside the home country of origin.

#### 1. TRAVEL MEDICAL EMERGENCY ASSISTANCE

**Referrals to medical services:** If you have a medical emergency while traveling, **MasterAssist** will refer you to **qualified** physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.

For the convenience of the **cardholder**, **MasterAssist** will make arrangements for a general practice physician to consult the Beneficiary's hotel or current location while traveling. Although **MasterAssist** service will make every effort, this service may not be available in all states and countries. If a physician can not be dispatched, other arrangements will be made by **MasterAssist** and options will be offered to the Beneficiary. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**.

**Hospital admission:** If you require hospitalization, **MasterAssist** can organize the hospital admission and, if requested, the guarantee of medical expenses. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be charged to the **cardholder's** account, subject to authorization by the Card Issuer.

**Medical transportation/Medical evacuation:** If the **MasterAssist** medical department determines that adequate medical facilities are not locally available in the event of an accident or illness, **MasterAssist** service will arrange for an emergency evacuation to the nearest facility capable of providing adequate care. The **MasterAssist** service team of physicians will be able to make travel recommendations including the mode of transport, whether or not an escort is needed (medical or non-medical), as well as ground transport requirements (for example, wheelchair assistance, ambulance at each end). It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**.

**Repetition of remains:** In the event of the Beneficiary's death, **MasterAssist** will arrange for the repatriation of remains to the place of burial in his/her country of residence. Transportation of remains will be subject to international laws and regulations. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**.

**Prescription transfer/shipping:** **MasterAssist** helps the Beneficiary replace lost or misplaced medication or other important items such as eyeglasses or contact lenses, by first endeavoring to find a local resource for replacement, or by locating and arranging prompt shipment of the item or its equivalent (subject to local law).

**2. TRAVEL SERVICES MEDICAL PROTECTION**  
If you have a medical emergency away from home, **MasterAssist** Medical Protection can help you get the best care. **MasterAssist** Medical Protection is an insurance program.

**What is covered:**

- A global referral network of local physicians, dentists, hospitals, and pharmacies.
- Emergency treatment by a physician or dentist, for covered medical, surgical, and dental conditions arising from illness or accidental injury incurred during your trip. Each covered individual can receive up to USD \$2,500 in coverage. (Because coverage is secondary, file with your own insurance company first, then we'll help cover the difference.) There is a deductible of USD \$50 per person, per trip.

- Coverage is limited to emergency medical services resulting from accidental injury or emergency illness, which, if not treated immediately, could be expected by a prudent layperson to place a patient's life, or the life of an unborn child, in jeopardy or seriously impair the patient's bodily functions. In emergency illness benefits are limited to a maximum of USD \$500 per day.
- If you're hospitalized while traveling alone, we'll make arrangements to obtain care. If needed, we'll pay for transportation to another medical facility or your home. If you're traveling with dependent children, we'll arrange, and pay, for their return home if your hospitalization is expected to last 8 days or more.

- When you're traveling alone and hospitalized outside the United States for more than 8 days, we'll make and pay for travel arrangements for a roundtrip, economy-class ticket to bring a relative or close friend to you. If you need to recuperate in a hotel after hospitalization, we'll pay you up to USD \$75 a day, up to 5 days, to help cover hotel expenses.

- If you die while traveling, we'll arrange for your remains to be sent home, pay for repatriation, and help make arrangements for your travel companions(s) to get home. We would do the same for you if your travel companion(s) should die.

- If one of your immediate relatives dies at home while you're traveling abroad, we'll pay for your return to the United States.
- Coverage is secondary to any existing health and dental coverage (such as worker's compensation, disability benefits law, or similar law) whether or not a claim is filed under such insurance.

- Who is covered:**
  - You, your spouse, and unmarried dependent children under age 26, traveling with you.

- Where you're covered:**
  - At locales 100 miles or more from your home\*, except in Afghanistan, Iran, Iraq, Kampuchea, Laos, Libya, Myanmar, North Korea, Sri Lanka, Vietnam, and other countries we deem unsafe.

- When you're covered:**
  - You're covered from the day you leave until midnight of the 60th day of your trip, or the day you return to your city of residence, whichever is sooner. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.

- What is NOT covered:**
  - Services, supplies, or charges not prescribed by, or performed by, or upon the direction of a physician or dentist, not medically necessary, rendered by other than hospital providers, not legally obligated to pay in the absence of any coverage.
  - Experimental/investigative services, or telephone consultations.
  - Medical or dental expenses payable under any existing group health or accident insurance or for any expenses incurred after your return to your city of residence.
  - War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** caused by any government, public authority or customs official; risks of contraband; illegal activity or acts and military duty.
  - Air travel, except as a passenger on a licensed aircraft operated by an airline or air charter company.
  - Non-emergency services, supplies, or charges.
  - Injury, illness, or loss due to normal pregnancy or childbirth, professional athletics or training, participation in any athletic events that require payment of any entry fee, including training for such event(s); mountain climbing, motor competition, intentionally self-inflicting harm.

- Additional information:**
  - All medical transportation must be approved by both the attending doctor and the **Assistance Center** staff. All other travel benefits must be approved in advance by the Center. All travel will be scheduled, economy class, if original ticket(s) cannot be used. **MasterAssist** must be given the return ticket(s), or must be reimbursed the value of unused ticket(s). Expenses without prior

approval of the **Assistance Center** will not be reimbursed. The maximum amount paid for travel and repatriation costs, beside shipment of remains, is USD \$10,000 on any single covered trip.

- By making a request for assistance, or a claim for health or dental benefits, you assign to the **Assistance Center** the rights to receive dental and/or reimbursement payable under other health or dental insurance for covered services performed or paid for by the **Assistance Center**.

- How to file a claim:**
  - Call 1-800-Mastercard to obtain a claim form. Report the claim within 60 days of the completion of the care you receive, or will not be able to honor your claim.
  - Complete and send the claim form with all documentation to the Mastercard **Assistance Center**.

- Reminder: Please refer to the Legal Disclosure section.** \*If a **cardholder's** mailing address is in the State of New York, mileage requirement is not applicable.

- 3. LEGAL ASSISTANCE**  
The Beneficiary is entitled to obtain the following services:  
**Legal Referrals**  
**MasterAssist** provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty and language resources. Whenever there is sufficient information to do so, we shall refer you to two or more legal professionals so that the Beneficiary may have the benefit of choosing. **MasterAssist** uses reasonable efforts to ensure that its referrals are to legal service providers who meet the reasonable professional standards of the country or city where the traveler is located. **MasterAssist** will also follow up with the Beneficiary in each case to ensure that the service rendered was satisfactory.

- Legal Assistance – Up to USD \$1,000**  
If you are jailed (or threatened to be) following a road traffic accident, **MasterAssist** can appoint and advance the fees of a lawyer. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be charged to the **cardholder's** account, subject to authorization by the Card Issuer.

- Advance payment for bail bond – Up to USD \$5,000**  
If you are jailed (or threatened to be) following a road traffic accident, **MasterAssist** shall advance the bail bond. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be charged to the **cardholder's** account, subject to authorization by the Card Issuer.

- 4. TRAVEL PERSONAL ASSISTANCE**  
**MasterAssist** will make available to Beneficiary:
  - Information for preparing a journey
  - Information on visas, passports
  - Information on inoculation requirements for foreign travel
  - Information on customs and duty regulations,
  - Information on foreign exchange rates and value-added taxes
  - Referrals to Embassies or Consulates
  - Referrals to Interpreters
  - Dispatch of an Interpreter

- In case of imprisonment, hospitalization or circumstances that demand the services of an interpreter, **MasterAssist** shall make the necessary arrangements to provide the Beneficiary with an interpreter. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be charged to the **cardholder's** account, subject to authorization by the Card Issuer.

- 5. TRAVEL-ORIENTED EMERGENCY ASSISTANCE**  
**Cash advances Up to USD \$5,000**  
In the event of lost or stolen cash, Travelers Checks, credit and charge cards or in the event that there are no ATMs available at the Beneficiary's location, **MasterAssist** shall advance cash to the

Beneficiary (to be charged to **cardholder's** account and subject to authorization by the Card Issuer).

- Urgent message relay**  
Transmission of urgent messages from the Beneficiary to relatives, business associates, friends residing in his/her country of residence and vice versa.

- Luggage assistance**  
**MasterAssist** shall provide assistance in locating lost luggage and shall provide to the Beneficiary regular updates on the location status.

- Lost document, ticket replacement, and return trip assistance**  
In case of loss or theft of the Mastercard card, travel tickets, passport, visa or other identity papers necessary to return home, **MasterAssist** will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged. It is expressly understood and agreed upon that all costs are the sole responsibility of the **cardholder**, and can be charged to the **cardholder's** account, subject to authorization by the Card Issuer.

- III. COST OF THE ASSISTANCE SERVICES PROVIDED**  
**MasterAssist** offers valuable emergency assistance services, however it is not insurance coverage. Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of **MasterAssist™** Travel Assistance Services (such as, medical or legal bills).

- Most of the assistance services are offered to the **cardholder** at no cost; however, according to circumstances and depending on the nature of the requested service, the **Assistance Center** may have to advance payment on behalf of the **cardholder** subject to the **cardholder's** approval. In this case, the advanced payment and associated delivery fees shall be reimbursed to the **Assistance Center** through the debit of the **cardholder's** Mastercard Card account, subject to prior approval of the **cardholder's** issuing bank. In the event approval for the charge is not granted by the issuing bank, the payment coverage/monetary advance will not be provided.

- 6. MASTER ROADASSIST® SERVICE**
  - If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, just call 1-800-Mastercard and tell us where you are.

- We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard Card account.
- You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's gone) when the tow truck arrives. Mastercard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.

- Emergency road service is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.
- If you have a rental vehicle, be sure to call the car rental agency before you call 1-800-Mastercard, as many rental agencies have special procedures regarding emergency road service.

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## Account and Billing Information

**Important:** 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 additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

**Reminder: Please refer to the Legal Disclosure section.**

## Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract. Benefits are provided to you, the accountholder, at no additional charge. Non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. 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 October 28, 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 any time. 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 chooses to 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 and the District of Columbia. 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.

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

**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 those rights will be recovered from the **cardholder**.

**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

The chart below identifies the specific benefits of each program at a glance. Please take a few minutes to familiarize yourself with the benefits of each program. You may also want to make a photocopy to take with you when traveling. This Guide applies to travel and rental purchases made on or after October 28, 2019, and supersedes any previous Guide or program.

	Intuit QuickBooks	Intuit TurboTax	Salesforce Essentials	Microsoft 365	Mastercard Receipt Management	Mastercard ID Theft Protection	Mastercard Global Service	MasterCard Insurance	Easy Savings*	Extended Warranty	Purchase Assurance	MasterAssist
Debit Business Card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\*Subject to Card Issuer participation. Please check with your issuer to see if you are enrolled in the Easy Savings program.

**Key Terms**

Throughout this document, You and Your refer to the **cardholder** or **authorized user** of the **covered card**. We, Us, and Our refer to New Hampshire Insurance Company, an AIG Company.

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

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

**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 a Group Policy issued by New Hampshire Insurance Company, an AIG company. 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.

**Manufacturer Suggested Retail Price (MSRP)** means the purchase price of the **vehicle** or the value of the **vehicle**.

**Mysteriously Disappear** means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

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

**Small Business Card** means Mastercard Small Business debit, Mastercard Small Business credit cards and/or eligible Mastercard-branded Small Business prepaid cards.

**Stolen** means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

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

**Vehicle** means a land motor **vehicle** with four wheels that is designed for use on public roads and intended for use on a bound surface such as

- Start instantly: Get up and running in minutes with step by step guided setup and live in-app support from coaches
- Sell smarter & faster: Bring all customer & sales data into one place, automatically capture customer emails & meetings and sell on the go
- Deliver standout customer support: Respond to customers on any channel, automate repetitive support tasks and provide branded self-service help
- Scale as you grow: Grow on the Salesforce platform with pre-built integrations and continuous innovations

Salesforce Essentials is regularly priced at \$25/month. Exclusive to Mastercard® Small Business customers, customer can manage sales and support in a single app for just \$9.99/user/month for up to 10 users.

**Eligibility:** To be eligible for a discount on Salesforce Essentials, you must have a valid Mastercard **Small Business Card** issued by a U.S. or Canadian financial institution. Discount offers are valid for the first year of access. Subsequent renewal years will be subject to the then applicable regular Salesforce Essential price.

**How to use the Intuit QuickBooks® Online benefit:** Visit [https://intuit.me/quickbooks\\_mc](https://intuit.me/quickbooks_mc) and follow instructions to purchase the appropriate version of QuickBooks® Online for your business. Use your Mastercard **Small Business Card** to pay for your discounted purchase (discounts for new QuickBooks® Online customers only).

**Terms and Conditions:** QuickBooks Terms of Service can be found at <https://quickbooks.intuit.com/global/terms-of-service/>.

**Intuit TurboTax® Discount**

**Program Description:** TurboTax, the #1 best-selling tax preparation software, coaches consumers and small businesses step-by-step through their federal and state taxes, no previous tax knowledge needed. TurboTax guarantees 100% accurate calculations and your maximum tax refund, so you can be confident your taxes are done right. Mastercard **cardholders** can save up to \$20 on TurboTax federal products.

**Discounts are applicable to TurboTax Online and TurboTax download versions:**

- TurboTax Self-Employed uncovers industry-specific deductions personalized to you and your line of work
- TurboTax Business (download version) is designed for Partnerships, S Corps, C Corps, multi-member LLCs, trusts and estates.
- TurboTax Live products offer real-time expert advice on demand and a final review of your return by a CPA or EA

**Eligibility:** To be eligible for a discount on Intuit TurboTax, you must have a valid Mastercard **Small Business Card** issued by a U.S. financial institution.

**How to use the Intuit TurboTax benefit:** Visit <https://turbotax.intuit.com/affiliate/mastercard1> and follow instructions to purchase the right version of TurboTax for your business. Use your Mastercard **Small Business Card** to pay for your discounted purchase.

**Terms of Service and Guarantees:** TurboTax Terms of Service can be found at <https://turbotax.intuit.com/corp/terms-of-service.jsp> and TurboTax Product Guarantees and other important information are located at <https://turbotax.intuit.com/lp/yo/guarantees.jsp>.

**Salesforce Essentials Discount**

**Program Description:** Salesforce Essentials is the #1 CRM built for small teams. It includes Sales and Customer Support functionalities in a single app.

**Mastercard Receipt Management**

**Program Description:** Mastercard offers a mobile Receipt Management application for all **Small Business Card Cardholders** in the United States at no additional charge. Business owners and employees can snap photos of receipts to store them securely in the cloud. This will help businesses to better understand their expenses and manage their financial health. Receipts are foundational to better cash management for small businesses and the Mastercard Receipt Management app helps them categorize expenses (including personal vs. business), attach detailed notes, easily export data, and view clear reporting. Sort and view stored receipts based on merchant name, purchase date, amount, or expense category. Once the information is in the system, easily export your receipt images and/or the associated expense data to share with a bookkeeper or accountant.

**Eligibility and Activation:** To use the app simply search for and download the iOS or Android version of **Mastercard Receipt Management** from the Apple or Google app store. Then use your valid Mastercard **Small Business Card** (issued by a U.S. financial institution) to activate the mobile app.

**PEACE OF MIND**

**Mastercard ID Theft Protection (IDT)**

**Program Description:** Mastercard ID Theft Protection 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 prevents identity theft by monitoring the Internet, indexed and not, searching for compromised credentials and potentially damaging use of **cardholders'** personal information in order to detect fraud of its inception.

**Microsoft 365 Discount**

**Program Description:** Microsoft 365 is an integrated productivity solution that brings together best-in-class Office apps like Word, PowerPoint, and Excel with cloud services like professional email, online meetings + chat, cloud file storage and more. Get more done with professional-grade tools – all while safeguarding employees, data, and customer information. At no additional cost, Mastercard **Small Business Card Cardholders** are eligible for a special Microsoft offer: first-time Microsoft 365 Business or Office 365 Business Premium subscribers can get a complimentary first four months with a one-year subscription – up to 5 users. Discounts are applicable for new Office 365 Business Premium or Microsoft 365 Business customers only. Terms and Conditions apply.

**Eligibility:** To be eligible for a discount on Microsoft 365 Business or Office 365 Business Premium, you must have a valid Mastercard **Small Business Card** issued by a U.S. financial institution. Discount offers are valid for the new Microsoft 365 and Office 365 subscriptions only and must be redeemed through Microsoft online store.

**How to use the Microsoft Office 365 Business Premium or Microsoft 365 Business benefit:** Visit <https://aka.ms/mastercardbenefits> and follow instructions to validate your Mastercard and receive your unique promotion code. Once you have the promotion code, follow the links provided to redeem through the Microsoft online store.

**Terms and Conditions:** Office 365 Business Premium and Microsoft 365 Business are subject to the Microsoft Online Service Terms at <https://portal.office.com/Commerce/Mosa.aspx>.

- Bank Accounts
- Web logins; username and password
- Medical insurance cards
- Drivers' license
- Loyalty cards
- Affinity cards
- Passport number
- Vehicle insurance cards
- Social Security Number

Mastercard is offering **cardholders** the above-mentioned protections through Iris OnWatch, General Global Assistance's proprietary internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, Iris is tracking thousands of websites and millions of data points, and alerting **cardholders** whose personal information they find has been compromised online. This information is being gathered in real-time so that **cardholders** have the opportunity to react quickly and take the necessary steps to protect themselves.

**Resolution Services: Cardholders** will have access to a team of identity theft resolution specialists, available 24hours a day, 365 days a year to help resolve **cardholders'** identity theft incidents 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 give 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, Social Security card, and passport.

**Emergency Cash Advance and Travel Arrangements: Cardholders** are provided an emergency cash advance of up to \$500 and assistance with making travel arrangements, including airline, hotel, and car rental reservations. This service is available when an ID theft event occurs more than 100 miles away from the **cardholders'** primary place of residence.

**Single Bureau Credit Monitoring: Cardholders'** TransUnion credit file will be monitored for changes that could indicate fraud such as new credit inquiries, or 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.

**Financial Account Takeover: IDT** monitors **cardholder's** high-risk transactions with more than 100 of the nation's largest companies 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.....	0800-071-3542
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.....	900-822-756
United Kingdom.....	0800-96-4767

**Charges:**

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

**Services NOT provided:**

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

**Program provisions for Mastercard ID Theft Protection:**

This service applies only to you, the named Mastercard **cardholder**. You shall use due diligence and do all things reasonable to avoid or diminish any loss or **damage** to property protected by the program. The provider, General 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**.

**Mastercard Global Service**

Mastercard Global Service® provides worldwide, 24-hour assistance with lost and **stolen** card reporting, emergency card replacement, and emergency cash advance. 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 most everywhere else.

**Mastercard Global Service**

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-MasterCard (1-800-627-8372)**. 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:

For additional information, or for country-specific toll-free telephone numbers not listed above, visit our website at [www.mastercard.com](http://www.mastercard.com) or call the United States collect at **1-636-722-7111**.

**Account Information and Card Benefits:**

In the United States, contact your card issuer directly for account information and **1-800-MasterCard** for card benefits. When traveling outside the United States, 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 (1-877-346-3286)** to find the location of a nearby ATM in the Mastercard ATM Network, visiting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at [www.mastercard.com](http://www.mastercard.com) to use our ATM locator. You can get cash at over two million ATM's worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

**MasterRental Insurance Coverage**

**Evidence of Coverage:**

- Pursuant to the below terms and conditions, when you rent a **vehicle** for thirty-one (31) consecutive days or less with your **covered card**, you are eligible for benefits under this coverage.
- Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

**A. To get coverage:** The rental **vehicle** must be rented primarily for business purposes, and you must initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental charges) with your **covered card** and/or the accumulated points from your **covered card** at the time the **vehicle** is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental **vehicle**, at least one (1) full day of rental must be billed to your **covered card**.

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

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

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

We will pay for the following on a primary basis:

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

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

**H. What is NOT covered:** Personal Effects Insurance does not cover animals, automobile equipment, motorcycles, boats, motors, sporting equipment, personal computers, household furniture, contact lenses, hearing aids, artificial teeth and limbs, currency, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, delays, loss of market, or indirect or consequential losses or **damages** of any kind.

**C. Coordination of Benefits:** When MasterRental is provided on a secondary basis and a covered loss has occurred the order in which benefits are determined is as follows:

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

If you or an **authorized driver's** primary auto insurance or other coverage has made payments for a covered loss, we will cover your deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

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

• If the **vehicle** is rented primarily for business purposes or outside the **cardholder's** domiciled country, coverage is considered primary coverage.

**D. Who is covered:**

The **covered card cardholder** and those designated in the **rental agreement** as **authorized drivers**. You, your associates, and immediate family are covered by Secondary Personal Effects Insurance subject to the limits expressed above.

**E. Excluded rental vehicles:**

- **Vehicles** not required to be licensed.
- All full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road **vehicles**, and other recreational **vehicles**.
- Trailers, motorbikes, motorcycles, and any other **vehicle** having fewer than four (4) wheels.
- Antique **vehicles (vehicles** that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines.

**F. Where you are covered:**

Coverage is not available in countries where: a. This **EOC** or the group policy is prohibited by that country's law, or b. The terms of the **EOC** or group policy are in conflict with the laws of that country.

**G. Coverage limitations:**

We will pay the lesser of the following:

- a. Reasonable and customary charges of repair or the actual repair amount;
- b. Wholesale market value less salvage and depreciation;
- c. The rental agencies' purchase invoice less salvage and depreciation;
- d. The contractual liability assumed by you or an **authorized driver** of the rental **vehicle**;
- e. The actual cash value.

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

**H. What is NOT covered:** Personal Effects Insurance does not cover animals, automobile equipment, motorcycles, boats, motors, sporting equipment, personal computers, household furniture, contact lenses, hearing aids, artificial teeth and limbs, currency, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, delays, loss of market, or indirect or consequential losses or **damages** of any kind.

**I. How to file a claim:** • Visit [www.mycardbenefits.com](http://www.mycardbenefits.com) or call **1-800-MasterCard** to open a claim. You must report the claim within sixty (60) days of the loss or the claim may not be honored. • You may choose to assign your benefits under this insurance program to the rental agency from which you rented your

**Vehicles** not rented by the **cardholder** or **authorized user** on the **covered card**.

Any person not designated in the **rental agreement** as an **authorized driver**.

Any obligations you assume other than that what is specifically covered under **rental agreement**.

Any violation of the written terms and conditions of the **rental agreement**.

Any loss that occurs while driving under the influence of drugs or alcohol.

Any loss associated with racing or reckless driving.

Losses involving the theft of the rental **vehicle** when you or an **authorized driver** cannot produce the keys to the rental **vehicle** at the time of reporting the incident to police and/or rental agency, as a result of negligence. Loss of keys is considered negligence.

Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.

Subsequent **damages** resulting from a failure to protect the rental **vehicle** from further damage.

Blowouts or tire/rim damage unless caused by theft, vandalism or **vehicle** collision.

Any **damage** that is of an intentional or non-accidental nature, caused by you or an **authorized driver** of the rental **vehicle**.

Depreciation, diminishment of value, administrative, storage, or other fees charged by the **vehicle** rental company.

**Vehicles with a rental agreement** that exceeds or is intended to exceed a rental period of thirty-one (31) consecutive days from a rental agency.

Losses resulting from any kind of illegal activity.

**Damage** sustained on any road not regularly maintained by a municipal, state, or federal entity.

Losses as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion), confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.

Any loss involving the rental **vehicle** being used for hire, for commercial use, or as a public or livery conveyance.

Theft of, or **damage** to, unlocked or unsecured **vehicles**.

Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

Rentals made on a monthly basis.

Items not installed by the original manufacturer.

Inherent **damage**.

**Damage** to windshields which is not the result of a collision or roll-over (damage to a windshield is covered if such **damage** is due to road debris or road hazard).

Leases or mini leases.

Indirect or direct **damages** resulting from a covered claim.

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.

In these Terms and Conditions, the words "you" and "your" mean the person or entity to whom a Card, as defined below, has been issued and any person or entity that you allow to use a Card, and the words "we," "us" and "our" mean Mastercard. "Program Website" means [www.easysavings.com](http://www.easysavings.com) for the Mastercard Easy Savings® Program - U.S. Small Business or [www.easysavings.com/commercial](http://www.easysavings.com/commercial) for the Mastercard Easy Savings® Program - U.S. Commercial (or such other websites as Mastercard may establish for the Program).

Please contact us or our designated representative for further details.

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

- o Receipt showing the **vehicle** rental charge.
- o Statement showing the **vehicle** rental charge.
- o The **rental agreement** (front and back).
- o Copy of Your valid driver's license (front and back).
- o Copy of the declarations page of any primary **vehicle** insurance and other valid insurance or coverage if applicable.
- o Police report when the **vehicle** is **stolen**, vandalized (regardless of the **damage**), or involved in a collision that requires a **vehicle** to be towed, in a multi-**vehicle** collision, or the **vehicle** is not drivable.
- o Police report detailing the theft of personal items.
- o Replacement receipt for personal effect items.
- o Itemized repair estimate from a factory registered collision repair facility.
- o Copy of the **vehicle** rental company promotion/discount, if applicable.
- o Copy of the **vehicle** rental location class specific fleet utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency.
- o Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.

Subsequent **damages** resulting from a failure to protect the rental **vehicle** from further damage.

Blowouts or tire/rim damage unless caused by theft, vandalism or **vehicle** collision.

Any **damage** that is of an intentional or non-accidental nature, caused by you or an **authorized driver** of the rental **vehicle**.

Depreciation, diminishment of value, administrative, storage, or other fees charged by the **vehicle** rental company.

**Vehicles with a rental agreement** that exceeds