Mastercard® Guide to Benefits
for Credit Cardholders

SunTrust Platinum Mastercard

Important information. Please read and save.

This Guide to Benefits contains detailed information about the benefits you can access as a preferred cardholder. This Guide supersedes any Guide or program description you may have received earlier.

For more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard: 1-800-627-8372, or en Español: 1-800-633-4466.

“Card” refers to Mastercard® card and “Cardholder” refers to a Mastercard® cardholder.

P-1891
Key Terms
Throughout this document, you and your refer to the
Cardholder. We, us, and our refer to New Hampshire
Insurance Company, an AIG company, New York, NY.
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 resident and indicated on the
rental agreement.
Authorized User means an individual who is authorized to
make purchases on the covered card by the cardholder and is
recorded by the Participating Organization on its records as
being an authorized user.
Cardholder means the person who has been issued an account
by the Participating Organization for the covered card.
Covered card means the Mastercard card.
Damage means items that can no longer perform the
function they were intended to do in normal service due to
broken parts, material or structural failures.
Evidence of Coverage (EOC) means the document describing
the terms, conditions, and exclusions. The EOC, Key Terms, and
Legal Disclosures are the entire agreement between You and
Us. Representations or promises made by anyone that are not
contained in the EOC, Key Terms, or Legal Disclosures are not
a part of your coverage.
Manufacturer suggested retail price (MSRP) means the
purchase price of the vehicle or the value of the vehicle based
on the National Automobile Dealers Association website at
www.nada.com or similar source.
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.
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 concrete and tarmac. This includes
minivans and sport utility vehicles that are designed to
accommodate less than nine (9) passengers.

MasterRental
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:
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
and is recorded by the Participating Organization on its records as
being an authorized user.
Authorized driver(s) means a driver with a valid driver’s
license issued from their state of resident and indicated on the
rental agreement.
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make purchases on the covered card by the cardholder and is
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bound surface such as concrete and tarmac. This includes
minivans and sport utility vehicles that are designed to
accommodate less than nine (9) passengers.

Key Terms
Throughout this document, you and your refer to the
Cardholder. We, us, and our refer to New Hampshire
Insurance Company, an AIG company, New York, NY.
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 resident and indicated on the
rental agreement.
Authorized User means an individual who is authorized to
make purchases on the covered card by the cardholder and is
recorded by the Participating Organization on its records as
being an authorized user.
Cardholder means the person who has been issued an account
by the Participating Organization for the covered card.
Covered card means the Mastercard card.
Damage means items that can no longer perform the
function they were intended to do in normal service due to
broken parts, material or structural failures.
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Legal Disclosures are the entire agreement between You and
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on the National Automobile Dealers Association website at
www.nada.com or similar source.
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.
Stolen means items that are taken by force and/or under
duress or the disappearance of the item from a known place
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Vehicle means a land motor vehicle with four wheels that
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accommodate less than nine (9) passengers.
benefits from this program. Contact your insurance provider for full coverage details pertaining to your personal vehicle liability insurance policy (or similar coverage).

If you have no other insurance or your insurance does not cover you in territories or countries outside of the United States, coverage is considered primary coverage.

D. Who is covered:
The covered card cardholder and those designated in the rental agreement as authorized drivers.

E. Excluded rental vehicles:
- All trucks, pickups, full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, or other recreational vehicles.
- All sport utility trucks. These are vehicles that have been or can be converted to an open, flat bed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- 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.
- Any rental vehicle that has a MSRP that exceeds $50,000 USD.

F. Where you are covered:
Coverage is available worldwide.
Coverage is not available in countries where:
- This EOC is prohibited by that country’s law; or
- The terms of the EOC are in conflict with the laws of that country.

G. Coverage limitations:
We will pay the lesser of the following:
a) The actual repair amount;
b) Wholesale market value less salvage and depreciation;
c) The rental agencies purchase invoice less salvage and depreciation; or
d) $50,000 USD
In addition, coverage is limited to $500 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:
- Any personal item stolen from the interior or exterior of rental vehicles.
- Vehicle keys or portable Global Positioning Systems (GPS).
- 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 what is specifically covered under the rental agreement or your primary vehicle insurance or other indemnity policy.
- 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 the police and/or rental agency, as a result of 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 that is not caused by theft or vandalism or is not a result of a vehicle collision causing tire or rim damage.
- Rental vehicles where collision/damage waiver coverage (or similar coverage) was accepted/purchased by you.
- Any damage that is of an intentional or non-accidental nature, caused by you or an authorized driver of the rental vehicle.
- Depreciation, diminution 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 surface, other than a bound surface such as concrete or tarmac.
- 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.

I. How to file a claim:
- Call 1-800-Mastercard or go to www.mycardbenefits.com to initiate a claim. You must report the claim within sixty (60) days of the failure 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 vehicle. Please contact us or our administrator for further details.
• Submit the following documentation within one hundred and eighty (180) days of the incident or the claim will not be honored:
  o Receipt showing the vehicle rental.
  o Statement showing the vehicle rental.
  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.
  o Police report when the vehicle is stolen, vandalized (regardless of the damage), or involved in a collision that requires the vehicle, to be towed, in a multi-vehicle collision, or the vehicle is not drivable.
  o Itemized repair estimate from a factory authorized 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.
  • Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

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.

B. The kind of coverage you receive:
  • Most items you purchase entirely with your covered card are covered if damaged or stolen for 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:
    o The actual cost of the item (excluding delivery and transportation costs).
    o A maximum of $1,000 per loss and a total of $25,000 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 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, 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.
• Interest or conversion fees that are charged to you on the covered card by the financial institution.

E. How to file a claim:
• Call 1-800-Mastercard or go to www.mycardbenefits.com to initiate 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:
  o Repair estimate for damaged item(s).
  o Photograph clearly showing damage, if applicable.
  o Receipt showing purchase of covered item(s).
  o Statement showing purchase of covered item(s).
  o Report from police listing any items stolen.
  o 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.

Mastercard ID Theft Protection™

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

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

Access:
Simply contact 1-800-Mastercard if you believe you have been a victim of Identity Theft.

Services Provided:
Services provided are on a 24-hour basis, 365 days a year. In order to receive the following services, you must enroll at https://mastercardus.idprotectiononline.com/. The services include:

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

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

Identity Monitoring: IDT searches the internet to detect compromised credentials and potentially damaging use of your personal information, and alerts you via email so that you can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:
• Email addresses
• Debit/credit cards/prepaid cards
• Bank accounts
• Web logins; username and password
• Medical insurance cards
• Drivers’ license
• Loyalty cards
• Affinity cards
• Passport number
• Vehicle insurance cards
• Social Security number

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

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

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

Single Bureau Credit Monitoring: Cardholders’ TransUnion credit file will be monitored for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholders’ TransUnion credit file so they can take immediate action to minimize damage.

To take advantage of this service, the cardholder must enter their Social Security number on the dashboard and pass credit authentication.

Financial Account Takeover: IDT monitors cardholder’s high-risk transactions with more than 300 of the nation’s largest companies to uncover and thwart account takeover attempts. Monitored transactions include:
• Debit/credit cards/prepaid cards
• Bank accounts
• Brokerage accounts
• Healthcare portals
• Workplace intranets
• Other services (e.g. peer-to-peer fund transfers)

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

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

Charges:
There is no charge for these services, they are provided by your financial institution.

Services NOT Provided:
• When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
• When your financial institution or card issuer which provides this service, has investigated the event and deemed you are responsible 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, Generali Global Assistance, relies on the truth of statement made in the affidavit or declaration from each cardholder. This service is provided to eligible Mastercard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard.

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 almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.
In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-307-7309.

When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

<table>
<thead>
<tr>
<th>Country</th>
<th>Toll-Free Phone Number</th>
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</thead>
<tbody>
<tr>
<td>Australia</td>
<td>1-800-120-113</td>
</tr>
<tr>
<td>Austria</td>
<td>0800-070-6138</td>
</tr>
<tr>
<td>France</td>
<td>0-800-90-1387</td>
</tr>
<tr>
<td>Germany</td>
<td>0800-071-3542</td>
</tr>
<tr>
<td>Hungary</td>
<td>06800-12517</td>
</tr>
<tr>
<td>Ireland</td>
<td>1-800-55-7378</td>
</tr>
<tr>
<td>Italy</td>
<td>800-870-866</td>
</tr>
<tr>
<td>Mexico</td>
<td>001-800-307-7309</td>
</tr>
<tr>
<td>Netherlands</td>
<td>0800-022-5821</td>
</tr>
<tr>
<td>Poland</td>
<td>0-0800-111-1211</td>
</tr>
<tr>
<td>Portugal</td>
<td>800-8-11-272</td>
</tr>
<tr>
<td>Spain</td>
<td>0800-96-4767</td>
</tr>
<tr>
<td>Virginia</td>
<td>1-800-307-7309</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>0800-96-4767</td>
</tr>
</tbody>
</table>

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

Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and 1-800-Mastercard for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations:

Call 1-877-FINDATM (1-877-346-3286) to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator.

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

Zero Liability

Pay only for purchases which you have authorized on your Mastercard card. Unauthorized purchases are not your responsibility. Conditions and exceptions apply. Visit https://www.mastercard.us/en-us/about-mastercard/what-we-do/terms-of-use/zero-liability-terms-conditions.html for more details.

Worldwide Automatic Travel Accident, Baggage Delay & Trip Cancellation/ Interruption Insurance

The Plan

As a SunTrust Mastercard Cardholder, of SunTrust Bank, you, your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your SunTrust Mastercard Card account. If the entire cost of the passenger fare has not been charged to your SunTrust Mastercard account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your SunTrust Mastercard account. This coverage does not include Commutation. Commutation is defined as travel between the Insured Person’s residence and regular place of employment. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Important Definitions

Accident or Accidental means a sudden, unforeseen and unexpected event happening by chance. Dependent Child(ren) means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of twenty-five (25) and reside with the Insured Person: or 2) beyond the age of twenty-five (25), permanently mentally or physically challenged, and incapable of self support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institution of higher learning. Domestic Partner means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person’s sole spousal equivalent; and 3) has resided in the same household as the primary insured person; and 4) been jointly responsible with the primary insured person for each other’s financial obligation, and who intends to continue the relationship above indefinitely.

The Benefits

The full benefit of $250,000 is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye; speech and hearing; or any combination thereof. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. “Loss” means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. “Benefit Amount” means the Loss amount applicable at the time the entire cost of the passenger fare is charged to the eligible SunTrust Mastercard account. The loss must occur within one year of the accident. The Company will
pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards oblige the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company’s liability for all such losses will be subject to a maximum limit of insurance equal to three (3) times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

**Baggage Delay**

We will reimburse the Insured Person up to the Daily Benefit Amount of $100 per day for three (3) days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person’s primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; or 4) business samples; The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person. **Baggage Delay** means a delay or misdirection of the Insured Person’s Baggage by a **Common Carrier** for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person’s ticket.

**Financial Services Trip Cancellation/Interruption**

In the event of the Insured Person’s Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of $1,500. Our payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a **Common Carrier** passenger fare(s); or 2) $1,500. The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from: 1) death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or 2) default of the **Common Carrier** resulting from Financial Insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip. With respect to Financial Services **Common Carrier** Trip Cancellation/Trip Interruption only, this insurance does not apply to loss caused by or resulting from: 1) a Pre-Existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy. **Covered Trip** means travel on a **Common Carrier** when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers or coupons, has been charged to an Insured Person’s Account issued by the Policyholder. **Covered Trip** also means travel on a **Common Carrier** when free flights have been awarded from frequent flier or points programs provided that all of the miles or points were accumulated from charges on that card. **Financial Insolvency** means the inability of the entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Non-refundable** means amount of money paid by or on behalf of the Insured Person for a Covered Trip which will be forfeited under the terms of the agreement made with the **Common Carrier** for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation. **Immediate Family Member** means the Insured Person’s: 1) Spouse or Domestic Partner; 2) children, including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. **Immediate Family Member** also means a Spouse’s or Domestic Partner’s children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Pre-Existing Condition** means Accidental injury, disease or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a **Common Carrier** passenger fare(s). Disease or illness has manifested itself when: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease. **Trip Cancellation** means the cancellation of **Common Carrier** travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure. **Trip Interruption** means the Insured Person’s Covered Trip is interrupted either on the way to the point of departure or after the Covered Trip departure. With respect to Financial Services **Common Carrier** Trip Cancellation/Trip Interruption only, the Disease or Illness Exclusion # 1 below does not apply.

**Eligibility**

This travel insurance plan is provided to SunTrust Mastercard Cardholders, of SunTrust Bank, automatically when the
entire cost of the passenger fare(s) are charged to a SunTrust Mastercard account while the insurance is effective. It is not necessary for you to notify SunTrust Bank, the administrator or the Company when tickets are purchased.

The Cost
This travel insurance plan is provided at no additional cost to eligible SunTrust Mastercard Cardholders of SunTrust Bank. SunTrust Bank pays the premium for this insurance.

Beneficiary
The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured’s spouse, b) the Insured’s children, c) the Insured’s parents, d) the Insured’s brothers and sisters, e) the Insured’s estate. All other indemnities will be paid to the Insured.

Exclusions
This insurance does not cover loss resulting from: 1) an Insured’s emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; This insurance also does not apply to an accident occurring while an Insured is acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

Claim Notice
Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible. CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss. CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss. CLAIM PAYMENT: For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

How To File A Claim
To file a claim please call 1-800-Mastercard. Claims are processed by the Claim Administrator, Crawford and Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Crawford and Company, P.O. Box 4090, Atlanta, GA 30302, Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through Myclaimsagent.com.

Effective Date
This insurance is effective on the date that you become an eligible cardholder, and will cease on the date the Master Policy 6477-44-67 is terminated or on the date your account ceases to be eligible, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with the Policyholder: Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

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

Plan Underwritten By Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies 9931 South 136th Street, Suite 100, Omaha, NE 68138

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.

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 July 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

Cancellation: The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If the Policyholder does cancel these benefits, you will be notified in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to the cardholder whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefits 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.

Dispute Resolution – Arbitration: This EOC requires binding arbitration if there is an unresolved dispute concerning this EOC (including the cost of, lack of or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, You give up your right to resolve any dispute arising from this EOC by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties’ positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an “umpire.” Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this EOC. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this EOC and all transactions contemplated by this EOC, including, without limitation, the validity, interpretation, construction, performance and enforcement of this EOC.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or cardholder who receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Salvage: If an item is not repairable, the claim administrator may request that the cardholder or gift recipient send the item to the administrator for salvage at the cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

Other Insurance: Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Severability of Provisions: If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed “severable” from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.
This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer’s, or the Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.