Important information. Please read and save.
This Guide to Benefits contains detailed information about insurance and other services you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier.

To file a claim or 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 World Elite Mastercard® card and "Cardholder" refers to a World Elite Mastercard® cardholder.
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 may be reached by phone at 1-800-Mastercard.

Authorized driver(s) means a driver(s) with a valid driver’s license issued from their state of resident 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.

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.

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

Eligible Cellular Wireless Telephones means the cellular telephones associated with the primary line and additional or supplemental lines on the Eligible Person’s monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or damage occurred.

Eligible Person means a Cardholder who charges his or her monthly bill for an Eligible Cellular Wireless Telephone to his or her Covered Card. No person or entity other than the Eligible Person(s) described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

Evidence of Coverage (EOC) means the summary of benefits set forth below which describes the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under the Group Policy. Representations or promises made by the person or persons that are not contained in the Group Policy are not part of your coverage. In the event the EOC, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the Group Policy, the terms of the Group Policy govern your coverage.

Group Policy means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

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.

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.

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 possibility of theft.

Stolen (Cell Phone) means taken by force and/or under duress or a loss which involves the disappearance of an Eligible Cellular Wireless Telephone from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the 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.

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.

A. To get coverage:

You must initiate and then pay for the entire rental agreement (tax, gasoline, and additional charges 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.

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 (31) consecutive days are not covered.

The rented vehicle must have a MSRP that does not exceed $50,000 USD.

B. The kind of coverage you receive:

We will pay for the following on a secondary 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 class specific fleet utilization log.

Towing charges to the nearest collision repair facility. This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for any damages to other vehicles or property. It does not cover you for any injury to any party.

C. Coordination of Benefits:
When MasterRental is provided on a secondary basis and a covered loss has occurred in 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 in Section B, 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 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 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, off-road vehicles, and 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; or
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.
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any violation of the written terms and conditions of the rental agreement.
- Blownout 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, 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 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.

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 be denied.
• 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 may be denied:
  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 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.

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.

Purchase Assurance

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 be denied.
• 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 may be denied:
  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 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.

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.

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 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.

The 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.

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.

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).

Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer’s warranty.

Any other documentation that may be reasonably requested by us or our administrator.

Always have proof of ownership, such as a receipt showing purchase of covered item(s).

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.

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, insurgation, 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.

Any other documentation that may be reasonably requested by us or our administrator.

To initiate 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:

- 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 policy (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.

E. How to file a claim:

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 twenty-four (24) months or less.

Extended Warranty

Refer to Key Terms for the definitions of You, Your, We, Us, Our, and words that appear in bold and Legal Disclosures.
B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twenty-four (24) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twenty-four (24). 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 twenty-four (24) months or less on your item, we will cover up to an additional twenty-four (24) 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 twenty-four (24) 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 twenty-four (24) 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 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 warranty.

- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or 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; or technical support for software, hardware, or any other peripheral(s)).

- 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 promised time frames for delivery, whether or not stated or covered 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 loss or 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 surges, lightning, hurricane, and earthquake).

- Physical damage to the item.

- Any exclusion listed in the original manufacturer’s warranty.

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:
  - 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 or replacement estimate from a factory authorized service provider.
  - Any other documentation that may be reasonably requested by us or our administrator to validate a claim.
Price Protection

The Legal Disclosure is part of this agreement:

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. You must see either a printed advertisement or non-auction Internet advertisement for the same product (advertisement must verify same manufacturer and model number) for a lower price within one hundred and twenty (120) days from the date of purchase as indicated on your receipt.

B. The kind of coverage you receive:
• Products you make entirely with your covered card are covered for one hundred and twenty (120) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.
• 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 including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or any benefits (including, but not limited to, refunds, exchanges, and store credits).

C. Coverage limits:
Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to $250 per claim. There is a maximum of four (4) claim(s) per cardholder account per twelve (12) month period.

D. What is NOT covered:
• Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
• Items purchased for resale, rental, professional, or commercial use.
• Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles), recycled, previously owned, refurbished, rebuilt, or remanufactured items.
• Customized/personalized, one-of-a-kind, or special-order items.
• Layaway items; items returned to any store.
• Any items purchased from an auction.
• Items for which the printed advertisement or non-auction Internet advertisement containing the lower price was published after one hundred and twenty (120) days from the date you purchased the item.
• Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.
• Items advertised in or as a result of “limited quantity,” “going out-of-business sales,” “close out,” or as “discontinued”.
• Printed advertisements or non-auction Internet advertisements that display pricing lower than your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer’s coupons, or special financing.
• Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
• Plants, shrubs, animals, pets, consumables, and perishables.
• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
• Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, structures, or home improvement.
• Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
• 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.
• Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
• Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

E. How to file a claim:
For a Printed Advertisement:
• 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 incident or the claim may not be honored.
• Submit the following documentation within one hundred and eighty (180) days of the advertisement’s publication:
  o A copy of the printed advertisement that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
  o Receipt showing item(s) purchased.
  o Statement showing item(s) purchased and use of accumulated point.
  o Itemized purchase receipt(s).
• Any other documentation that may be reasonably requested by us or our administrator to validate a claim.
For a Non-Auction Internet Advertisement:
• 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 incident or the claim may not be honored.
• Submit the following documentation within one hundred and eighty (180) days of the advertisement’s publication:
  o A copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.
  o Receipt showing the item(s) was purchased.
  o Statement showing item(s) purchased.
  o Itemized purchase receipt(s).
  • Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

MasterAssist Travel Assistance Services
Rely on Travel Assistance Services when you’re away from home.
Travel Assistance Services is your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you’re traveling 50 miles or more from home.* This is reassuring, especially when visiting a place for the first time or not speaking the language. For services, call 1-800-Mastercard. Enrollment is automatic and the assistance service is free to cardholders. Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills).

MasterTrip® Travel Assistance
• Before you begin your trip, MasterTrip provides information on travel requirements including documentation (visas, passports), immunizations or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip will also help you locate any lost or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.
• If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to $5,000 from a family member, friend, or business account.
• This service does not provide maps or information regarding road conditions.

Travel Services Medical Assistance
• Provides a global referral network of general physicians, dentists, hospitals and pharmacies. We can also help you refill prescriptions with local pharmacists (subject to local laws).
• In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary, or have a family member or close friend brought to your bedside if you have been traveling alone (at cardholder’s expense). If a tragedy occurs, we’ll assist in securing travel arrangements for you and your travel companion(s).

MasterLegal® Referral Service
• Provides you with English-speaking legal referrals or consults with appropriate embassies and consulates regarding your situation.
• Will assist in transfers up to $5,000 in cash from a family member, friend or business to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

Master RoadAssist® Roadside Service
(Available only when traveling in the 50 United States and the District of Columbia)
• If your car breaks down on the road, 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, and tire changes) are pre-negotiated. Road service fees will be automatically billed to your Mastercard account.
• You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your vehicle (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 car, be sure to call the rental car agency before you call 1-800-Mastercard, as many rental agencies have special procedures regarding emergency road service assistance.
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 bank's approval, you may 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 accounts.

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 will talk to an 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.

In the United States, 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: 0-800-111-1211
- Portugal: 800-8-11-272
- Spain: 900-822-756
- United Kingdom: 0800-96-4676
- Venezuela: 1-800-307-7309

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 verify 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.

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

The Plan

As a SunTrust World Elite Mastercard Cardholder of SunTrust Bank, you, your spouse or domestic partner and unremarried 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 commutation transportation of persons without discrimination and for hire.

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.

As a SunTrust World Elite Mastercard Cardholder, if the entire cost of the passenger fare has not been charged prior to your arrival, during the entire cost of the travel passenger fare is charged to your SunTrust World Elite Mastercard account. If the entire cost of the passenger fare has been charged to your SunTrust World Elite 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 been charged to your SunTrust World Elite Mastercard account, we do not cover: 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 least of the following occurs:

1. The time of your arrival at 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.
2. The time of your arrival at the airport, terminal or station of your destination.
3. The time you report to the United States Custom Service.
4. The time of your arrival at the airport, terminal or station of your destination.

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.

Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance. 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.
The Benefits

The full benefit of $250,000 is payable for accidental loss of life, two or more members, sight of one eye, speech or hearing, and accidental loss of sight of one eye thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand, or 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 it is later reattached.

Benefit Amount:

The Benefit Amount is payable when the entire cost of the passenger fare(s) has manifested itself when: 1) medical care or treatment has been given; or 2) $1,500. The Insured Person will relinquish to us any unused vouchers, amount paid by the Insured Person for a Covered Trip also means travel on a Common Carrier available to the Insured Person.

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 when 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) travel documents, checks, credit cards, and passports; 4) bank 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, operator, and any other travel supplier). Our payment will not exceed either: 1) the actual Non−Refundable common carrier passenger fare(s); or 2) $1,500. The Insured Person will relinquish to us any unused vouchers, amount paid by the Insured Person for a Covered Trip which will be forfeited under the terms of the agreement made with the Common Carrier or insurance.

Financial Services Trip Cancellation/Interruption:

In the event of the Insured Person’s Trip Cancellation or Trip interruption, 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; b) traveling while on a waiting list for specified medical treatment; or c) traveling in the third trimester (seventh month or after) of pregnancy.

Covered Trip:

A 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.

Baggage Delay Benefit Amount:

The Baggage Delay Benefit Amount is payable up to the maximum limit of insurance.

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Eligibility
This travel insurance plan is provided to SunTrust World Elite Mastercard Cardholders, of SunTrust Bank, automatically when the entire cost of the passenger fare(s) are charged to a SunTrust World Elite 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 World Elite 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 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 Company within 90 days after the date of loss, or as soon as reasonably possible.

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.

Form:
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 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 Company 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 one (1) year after the date the claim was filed.

Claim Notice
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 one (1) year after the date the claim was filed.

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Global Entry

A Global Entry membership allows international travelers to get on their way quickly and easily by using automated kiosks when entering the United States. Cardmembers can apply online at www.globalentry.gov.

U.S. citizens, lawful permanent residents of the U.S., and citizens of certain other countries are eligible for Global Entry membership provided that they:

• Have never been convicted of a criminal offense in any country
• Have never been found in violation of customs, immigration or agricultural laws
• Do not provide false or incomplete information on their application
• Are not the subject of an investigation by any Federal, State, or local law enforcement agency

To apply, SunTrust Private Wealth World Elite Mastercard cardmembers should go to www.globalentry.gov and fill out an application. Once the application has been reviewed, the applicant will be asked to schedule an interview at one of the Global Entry Enrollment Centers. At that interview a U.S. Customs and Border Protection (CBP) officer will determine eligibility, take a photo, and collect biometric information (e.g. fingerprints). A valid passport and one other form of identification such as a driver’s license or ID card will be required. Permanent residents of the U.S. will be required to present their lawful permanent resident card.

A non-refundable application fee of up to $100 per applicant will be charged at the time of application. If approved, membership is valid for five years. Please allow 1-2 billing cycles for the $100 statement credit to appear on your card statement.

Disclaimer

Global Entry is a U.S. Customs and Border Protection (CBP) program. Decisions to approve/deny applications are made solely by CBP. Mastercard has no influence over CBP’s decision to approve or deny an application. Mastercard is not notified of approvals or denials to applications. Applications are made directly by the applicant to CBP. CBP information submitted by the applicant to CBP is not shared with Mastercard. Mastercard does not have access to CBP records. Application fees must be paid at time of application submission.

TSA Pre✓®

TSA Pre✓® allows travelers flying on one of 12 participating carriers to leave on their shoes, light outerwear and belt, keep their laptop in its case and keep 3-1-1 compliant liquids/gels in a carry-on bag. This program enables TSA to provide the most effective security in the most efficient way, while enhancing the passenger experience at U.S. airports.

Eligibility

U.S. citizens, U.S. nationals and lawful permanent residents are eligible to apply for TSA Pre✓®. Applicants may be ineligible due to:

• Incomplete or false application information.
• Violations of transportation security regulations.
• Disqualifying criminal offenses and factors can be found at www.tsa.gov/Disqualifying-Offenses-Factors

Trusted Traveler Groups

If travelers already belong to one of the trusted traveler groups below, they do not need to apply for TSA Pre✓®:

• Members of U.S. Customs and Border Protection’s Global Entry, SENTRI and NEXUS programs. To learn more, visit dhs.gov/tt
• U.S. active duty military, National Guard and reserve members.
• DoD civilian employees and certain other federal government employees, such as those with certain security clearances.

Twelve carriers participate in TSA Pre✓®: Air Canada, Alaska Airlines, American Airlines, Delta Air Lines, Hawaiian Airlines, JetBlue Airways, OneJet, Southwest Airlines, Sun Country Airlines, United Airlines, US Airways and Virgin America. TSA Pre✓® operations are available at more than 150 U.S. airports.

To apply, SunTrust Private Wealth World Elite MasterCard cardmembers must visit an enrollment center servicing the TSA Pre✓® application program to provide the required biographic information and valid identity/citizenship documentation. Applicants have the option to pre-enroll online at www.tsa.gov/tsa-precheck to provide initial biographic information and make an appointment before visiting an enrollment center.

A non-refundable application fee of $85 per applicant will be charged at the time of application. If approved, membership is valid for five years. Please allow 1-2 billing cycles for the $85 statement credit to appear on your card statement.

Disclaimer

TSA Pre✓® is a Transportation Security Administration (TSA) program. Decisions to approve/deny applications are made solely by TSA. Mastercard has no influence over TSA’s decision to approve or deny an application. Mastercard is not notified of approvals or denials to applications. Applications are made directly by the applicant to TSA. Information submitted by the applicant to TSA is not shared with Mastercard. Mastercard does not have access to TSA records. Application fees must be paid at time of application submission.
Boxed

Program Description:
Boxed is an online, wholesale shopping destination where you can stock up on groceries, household items, health supplies, and more in bulk without a membership fee. Place orders through the app or website and get everything delivered right to your door. Cardholders receive 5% Cash Rewards on eligible purchases at Boxed.

Eligibility:
To be eligible for this benefit, you must use a valid World Elite Mastercard issued by a U.S. financial institution.

How to use the Boxed benefit:
1. Create a Boxed account on the Boxed website or mobile app.
2. Use a valid World Elite Mastercard to place an order and you will automatically receive 5% Cash Rewards on eligible products in that order.

Terms and Conditions:
• Full Terms & Conditions for this benefit, including the most up-to-date Terms & Conditions for usage of Wallets (i.e. Apple Pay, Google Pay) are found at www.boxed.com/worldelite. For Full Terms & Conditions, please visit www.boxed.com/terms-conditions/.
• Customers can receive up to $500 in Cash Rewards per year.
• World Elite Mastercard must be used for payment to receive the offer.
• The 5% Cash Rewards offer excludes taxes and governmental fees, discounts on account of any applicable Promotions and/or Promo Codes, the application of any accrued Cash Rewards, shipping charges, and Express delivery charges.
• The 5% Cash Rewards offer is not valid on past purchases, Express orders, Boxed Hotel, gift cards and alcohol products and other items fulfilled by third-parties.
• The 5% Cash Rewards offer cannot be used in conjunction with other Cash Rewards offers from Boxed.
• For any order cancellations, the 5% Cash Rewards earned on those orders will be deducted from the customer’s account.
• Cash Rewards expire twelve (12) months from the date earned unless (i) redeemed in accordance with the redemption rules; or (ii) additional qualified purchases are made prior to the expiration of the Cash Rewards in your account, in which case all unexpired Cash Rewards in your account will be renewed for an additional twelve (12) month period from the date the qualifying renewal activity occurred.

Fandango

Program Description:
Fandango is the movie destination to buy movie tickets and stream at home or on the go with FandangoNOW – available via website, mobile app and supporting devices. Fandango gives movie fans more with its loyalty program, Fandango VIP. You can join for free for great perks and get rewarded for going to the movies. All Fandango VIP members earn 125 Fandango VIP+ points for every ticket they buy. When you rack up 500 points, you receive a $5 reward towards more movies at home or in the theater. World Elite Mastercard cardholders get rewarded even faster and are eligible to earn double the points for the tickets they buy. 250 points per ticket. This means that World Elite cardholders are eligible to earn a $5 reward for every 2 movie tickets purchased on Fandango.

Eligibility:
To be eligible for this benefit, you must use a valid World Elite Mastercard issued by a U.S. financial institution.

How to use the Fandango benefit:
1. Visit www.fandango.com or download the Fandango app from the App Store or Google Play.
2. Create a Fandango VIP account.
3. Search for show times at a movie theater that tickets through Fandango. For a complete list of participating theaters, go to this website: https://www.fandango.com/movie-theaters.
4. When you purchase a movie ticket on Fandango using your World Elite Mastercard and while logged in to your Fandango VIP account, you will receive 250 points. Once you accumulate 500 Fandango VIP+ points, you will receive a reward worth $5 after you see the movie. You can use the $5 for your next movie ticket purchase on Fandango, or to stream movies and TV shows on FandangoNOW.

Terms and Conditions:
• Full Terms & Conditions for this benefit, including the most up-to-date Terms & Conditions for usage of Wallets (i.e. Apple Pay, Google Pay) are found at www.fandango.com/vip+mastercard. For Full Terms & Conditions, please visit www.fandango.com/Terms-and-Policies.
• Movie tickets must be purchased for a movie with a show time starting before 11:59 p.m. PT on the last day of the promotion period.
• When you receive 500 VIP+ Points, you will receive a $5.00 Discount Reward which you will need to convert into a Discount Promo Code for use on a qualifying purchase on www.fandango.com or www.fandangonow.com.
• The $5.00 Discount Reward expires 21 days after it is posted to your Fandango VIP account or 90 days after it is posted to your Fandango VIP account if your World Elite Mastercard is saved to your Fandango VIP account.
**Lyft**

**Program Description:** Lyft is a rideshare service that matches you with a nearby driver who’ll take you wherever you’re going. You can use the Lyft app to order a ride on demand, or schedule a future ride. You can get $10 in Lyft credit every month when you take 5 rides and pay with your World Elite Mastercard.

**Eligibility:** To be eligible for this benefit, you must use a valid World Elite Mastercard issued by a U.S. financial institution.

**How to use the Lyft Benefit:**
- Download the Lyft app from the App Store, Google Play, Microsoft or Amazon, or get a download link at www.lyft.com/app-sms. If you already have the app, make sure you're using the latest version.
- Enroll your card for the benefit in the Lyft app. You'll see a confirmation screen once you’ve successfully enrolled.
- Take 5 Lyft rides within a calendar month, and pay for them with your World Elite Mastercard. To ensure the rides have been charged with your World Elite Mastercard and qualify for the benefit, complete the ride in-app by tapping "Submit" on the Rate + Pay screen.
- Lyft will automatically add $10 in Lyft credit in your account. Track your progress in the Promos section of the Lyft app.

**Terms and Conditions:**
- See www.lyft.com/Mastercard-world-elite for full terms, including the most up-to-date Terms & Conditions for usage of Wallets (i.e. Apple Pay, Google Pay). Lyft’s Terms of Service apply. Lyft CUPC ID No. TCP032513 - P
- Enrollees in the Lyft and World Elite Mastercard benefit will receive a $10 Lyft credit (“Credit”) for taking five (5) Lyft rides in a calendar month.  Rides must be partially or fully paid for with a World Elite Mastercard credit card. Limit one Credit per month per Lyft account. Credit may take up to 2 days to be applied. Credit expires 30 days after application.

**Postmates**

**Program Description:** Postmates helps people unlock the best of their cities – and their lives, with an insanely reliable “everything” network. Postmates is the first on-demand company – helping customers in 650 US cities & Mexico get anything, anytime, anywhere. World Elite Mastercard cardholders receive $5 discount on all orders over $25.

**Eligibility:** To be eligible for this benefit, you must use a valid World Elite Mastercard issued by a U.S. financial institution.

**How to use the Postmates benefit:**
- Visit http:/ /www.postmates.com or download the Postmates app from the App Store, Google Play, or simply enter your phone number to get a download link at http:/ /www.postmates.com.
- Sign into your Postmates account or create a new account by signing up via mobile app or at http:/ /www.postmates.com.
- Add a World Elite Mastercard to your account and continue through the regular purchase flow.
- The $5 discount will be automatically applied for all orders over $25 (not including taxes, delivery fees, and tips) using a World Elite Mastercard.

**Terms and Conditions:**
- The Terms & Conditions for this benefit, including the most up-to-date Terms & Conditions for usage of Wallets (i.e. Apple Pay, Google Pay) are found at http://www.postmates.com/mastercard-world. For full Postmates Terms & Conditions, please visit https://postmates.com/legal/terms.
- If your total (excluding taxes, delivery fees and tips) after the discount from another promo code is greater than $25, you are still eligible for the $5 discount offer.

**ShopRunner**

**Program Description:** ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited free two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home, gifts and more. Retailers include Neiman Marcus, Lord & Taylor, American Eagle, Tory Burch, Calvin Klein, Kate Spade, 1-800-Flowers.com and many more.

**Eligibility:** To be eligible for a free ShopRunner membership, you must be a valid World Elite Mastercard cardholder who holds a Mastercard issued by a U.S. financial institution.
How to use the ShopRunner benefit:

• Create a ShopRunner account on the www.shoprunner.com/mastercard website.
• Shop at the participating merchants from the merchant site, from the links on the ShopRunner site, or from the ShopRunner mobile app.
• Once you are logged into your account, the free shipping benefit is applied, provided the item is eligible for free shipping.
• ShopRunner members also enjoy free return shipping on their orders placed with ShopRunner.

Terms and Conditions:

Full Terms & Conditions are found at www.shoprunner.com/terms/rt/.

• ShopRunner members are entitled to free two-day shipping on all eligible purchases as well as free returns.
• Shipping:
  o Eligible items will ship within 2 business days via shipping partners like UPS and FedEx. ShopRunner only ships to physical addresses in the United States, including, in most cases, Alaska, Hawaii and Puerto Rico, but in some cases, certain regions cannot be reached in two days. Any shipment to a PO Box, APO/FPO/DPO or international address is excluded from the ShopRunner service.
  o Items that are eligible for ShopRunner benefits will be designated on the Retailer’s site. ShopRunner is only available for certain online purchases and certain products on a Retailer’s site, and ShopRunner may not be available on all web browsers (e.g., mobile websites, smart phone mobile or tablet applications). Certain Retailers may require a minimum aggregate order value in order for an order to be eligible for ShopRunner benefits.
• Returns:
  o For returns of eligible items, ShopRunner members must follow the Retailer’s return policies and instructions.
  o In the event that a merchant who participates in the ShopRunner service offers free return shipping, the cardholder will return the ShopRunner eligible item through the merchant’s standard process.
  o For returns of eligible items purchased via the ShopRunner service, for which the merchant does not offer free return shipping, ShopRunner will provide cardholder with a postage-paid return label that can be used to return items back to the merchant. To obtain your ShopRunner pre-paid return label simply sign in to the My Account section on www.shoprunner.com. Next to each ShopRunner eligible order there is a link to generate a pre-paid return label. Print the label, affix it to your return packaging and follow the rest of the Retailer’s return instructions.

onefinestay

Program Description:
onefinestay provides access to over 10,000 high-end rental homes around the world. The local guest services team welcomes you at the home and is available 24/7. Each home is stocked with high quality sheets, towels and toiletries. Cardholders receive a 10% discount on all onefinestay bookings. You will also receive free Wifi and a complimentary iPhone, with free local calls and data, to use during your stay.

Eligibility:
To be eligible for the 10% discount, you must be a valid World Elite Mastercard cardholder who holds a Mastercard issued by a U.S. financial institution.

How to use the onefinestay benefit:
• Go online to www.onefinestay.com/mastercard to book directly using a promo code provided by the issuer, or call the Mastercard or issuer’s concierge. The concierge can help provide information on onefinestay and can transfer you to onefinestay for further questions or booking.

Terms and Conditions:

Full Terms & Conditions are found at www.onefinestay.com/terms-conditions/.

• World Elite Mastercards must be used for payment to receive offer.
• Cardholders will be provided with a preliminary invoice at the time of booking and be required to prepay certain amounts related to such booking.
• Any additional services which are requested at the time of the booking may also be included in the preliminary invoice, which is provided before prepayment, and onefinestay reserves the right to demand payment in advance for any additional services used during a booking.
• If a cardholder cancels a booking within 24 hours of receipt of a confirmation of booking, provided they book more than seven days prior to the stay, then they are entitled to a full refund.
• If they cancel a booking more than 14 days prior to commencement of the booking period, then they will be responsible for 50% of the full accommodation fees.
• If they cancel a booking 14 days or less prior to the commencement of the booking period, then they will be responsible for the full accommodation fees for the entirety of the booking period.
• The check-out time at the accommodation is as stated in the booking summary.

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://mastercard.us.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 logs; 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://mastercard.us.idprotectiononline.com/.

Charges:
There is no charge for these services, they are provided by your financial institution.
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 program Guide relies on the truth of statements 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 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.

Cellular Wireless Telephone Protection

Key Terms

Please see the ‘Key Terms’ section for the terms used throughout this benefit.

Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This EOC is subject to the Legal Disclosures set forth below.

A. To get coverage:

You must charge your monthly Eligible Cellular Wireless Telephone bill to your Covered Card. You are eligible to receive reimbursement following the payment of your Eligible Cellular Wireless Telephone bill to your Covered Card. If you pay an Eligible Cellular Wireless Telephone bill with your Covered Card and fail to pay a subsequent bill to your Covered Card in a particular month, your coverage period changes as follows:

1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment to your Covered Card.

2. Your coverage resumes on the first day of the calendar month following the date of any future payment of your Eligible Cellular Wireless Telephone bill with your Covered Card.

B. The kind of coverage you receive:

Reimbursement for the actual cost to replace or repair a stolen or damaged Eligible Cellular Wireless Telephone.

C. Coverage limitations:

Coverage for a stolen or damaged Eligible Cellular Wireless Telephone is subject to the terms, conditions, exclusions, and limits of liability of this benefit. The maximum liability is $800 per claim for World Elite Mastercard, and $1,000 per Covered Card per 12-month period. Each claim is subject to a $50 deductible.

Coverage is limited to two (2) claims per Covered Card per 12-month period. Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This “noncontribution” clause will take precedence over a similar clause found in other insurance or indemnity language.

D. What is NOT covered:

The following items are excluded from coverage under the Group Policy:

- Eligible Cellular Wireless Telephone accessories other than the standard battery and standard antenna provided by the manufacturer;
- Eligible Cellular Wireless Telephones purchased for resale or for professional or commercial use;
- Eligible Cellular Wireless Telephones that are lost or Mysteriously Disappear;
- Eligible Cellular Wireless Telephones under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;
- Eligible Cellular Wireless Telephones stolen from baggage unless hand-carried and under the Eligible Person’s supervision or under the supervision of the Eligible Person’s traveling companion who is previously known to the Eligible Person;
- Eligible Cellular Wireless Telephones stolen from a construction site;
- Eligible Cellular Wireless Telephones which have been rented or leased from a person or company other than a cellular provider;
- Eligible Cellular Wireless Telephones which have been borrowed;
- Eligible Cellular Wireless Telephones that are received as part of a pre-paid plan;
- Cosmetic damage to the Eligible Cellular Wireless Telephone or damage that does not impact the Eligible Cellular Wireless Telephone’s ability to make or...
receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls),
• Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection),
  - certification by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin;
• Damage or theft resulting from mis-delivery or voluntary parting from the
  - Eligible Cellular Wireless Telephone;
• Replacement of Eligible Cellular Wireless Telephone(s) purchased from anyone other than a cellular service provider's retail or internet store that has the ability to initiate activation with the cellular service provider;
• Taxes, delivery or transportation charges or any fees associated with the service provided; and
• Losses covered under a warranty issued by a manufacturer, distributor or seller.
In addition, we shall not be deemed to provide coverage and we shall not be liable to pay any claim or provide any benefit under the Group Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

E. How to file a claim
• Call 1-800-Mastercard or go to www.mycardbenefits.com to open a claim. You must report the claim within 90 days of the loss, or as soon as reasonably possible, or the claim may be disallowed. In the event receipt of a notice of claim will provide you with the necessary instructions for filing proof of loss. Written proof of loss must be submitted to our Administrator within 120 days of the loss; the claim may be disallowed. Required documentation may include but is not limited to the following:
  • Your card statement reflecting the monthly Eligible Cellular Wireless Telephone payments for the month preceding the date the Eligible Cellular Wireless Telephone was stolen or suffered damage.
  • A copy of your current wireless service provider’s billing statement;
  • If a claim is due to damage, a copy of the repair estimate and photos of the damage;
  • If the claim is due to theft, a copy of the police report filed within 48 hours of the theft; and
  • Any other documentation or information reasonably requested by us to support the claim.

Please see the ‘Legal Disclosure’ section for all disclosures for this benefit.

Mastercard Travel & Lifestyle Services
As a World Elite Mastercard® cardholder, you have access to Mastercard® Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more*. Get the most from all your travels whether you’re planning vacation travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard® cardholder, you have access to a lifestyle manager that will help you plan your vacation - complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee** and Mastercard Hotel Stay Guarantee*** which deliver value and peace of mind.

• Travel & Lifestyle Services are provided by Ten Lifestyle Group plc. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing any representation, result or advice, in connection with Mastercard Travel & Lifestyle Services.
• Mastercard Lowest Hotel Rate Guarantee: If you book a qualifying ‘prepaid hotel rate’ or ‘pay at local hotel rate’ hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we’ll refund you the difference.
• Mastercard Hotel Stay Guarantee: If you book a qualifying ‘prepaid hotel rate’ or ‘pay at local hotel rate’ hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we’ll refund you the difference.

Concierge Service
World Elite Mastercard® offers you the Mastercard Concierge Service. Imagine your own Personal Assistant 24 x 7 x 365, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes Concierge Service to the next level with robust, personalized features that will save you time and simplify your day, such as:

• Efforts to find you comparable accommodations.

• Personal Profile to track preferences for travel, hotels, dining, entertainment, special occasions – and even food allergies.
• Local experts who can provide on-site assistance with everyday household needs – like being there when the new appliance is delivered, because you can’t be.
• Access to unique dining and entertainment venues to turn a special occasion into a memorable experience.
• Reminder service for those dates or events that you can’t afford to miss.
• Pre-trip planning services, providing you with critical information in advance of your trip including: 10-day weather forecast, travel requirements, city-specific news and conditions, safety and security advisory, suggested packing lists, pre-arranged confirmations for dining and other services, top must-see attractions, fitness facilities, jogging paths and recreation within close proximity of your hotel, etc.

Let the Mastercard Concierge assist you today, so you can have your day back! Our experts look forward to assisting you at 1-800-Mastercard.

Costs of any goods or services provided by the concierge will be billed to your World Elite Mastercard.

Lounge Key Airport Lounge Access

Description
Airport lounge access provided by Lounge Key is available to all eligible U.S. World Elite Mastercard cardholders. Cardholders can use their U.S. World Elite Mastercard or digital card to access an airport lounge in a seamless way, as follows:
• Eligible cardholders will have lounge membership with "pay as you go" lounge visits at only $32 per visit, per person.
• Membership to 1000+ Lounge Key lounges in 120+ countries and in over 400 airports regardless of airline, frequent flyer membership or class of ticket.

Lounge Key ensures affluent cardholders have the opportunity to relax, refresh and enhance their airport experience as they wait for their flight.

Detail
Who Is Eligible:
U.S. issued World Elite Mastercard cardholders whose issuing bank has completed the enrollment process.

How Lounge Key Works:
1. Before traveling, eligible cardholders can log on to their Lounge Key website or access the Smartphone App and view a list of participating lounges and experiences.
2. Eligible cardholders will enjoy complimentary refreshments, newspapers and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).
3. To gain access to the lounge, an eligible cardholder only needs to quote “Lounge Key” at the participating lounge and present their eligible World Elite Mastercard card to the lounge operator, or present their Lounge Access QR Code found in the Lounge Key app.
4. A list of participating lounges can be found and viewed using the Lounge Key website or app.

FAQs can be viewed online at https://www.loungekey.com/en/faq
Contact Lounge Key at https://www.loungekey.com/en/contact-us or +1 469 334 4174 for customer support.
Terms of Use can be viewed online at https://www.loungekey.com/en/terms-of-use
Conditions of Use can be viewed online at https://www.loungekey.com/en/conditions-of-use

2 Complimentary Lounge Visits per year (Cardholder/Guest usage). All additional Lounge Visits charged to Cardholder payment card.

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.

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 Cardholder, at no additional charge. The insurance benefits are provided under the Group Policy issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and EOC are governed by the Group Policy.

Effective date of benefits: This Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits. Conditions and exceptions apply at any time. Notice will be provided for any changes.
Cancellation: The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all Cardholders. If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to Eligible Accounts issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your Eligible Account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: The Group Policy is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits made under the Group Policy is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the Group Policy, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

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

Subrogation: If payment is made under these benefits, we are entitled to recover such amounts to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Salvage: If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

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 Group Policy, the Group Policy shall control.

Washington Residents: For Washington residents only, Evidence of Coverage (EOC) means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The EOC, Key Terms, and Legal Disclosures are in the entire agreement between you and us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Benefits and the Group Policy, the Guide to Benefits shall control.