

- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Losses caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).

- Application programs, computer programs, operating software, and other software.

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

- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.

- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).

- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.

- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).

- Items stolen or damaged at a new home construction site.

- Rented, leased, or borrowed items for which you will be held responsible.

- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.

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

- Interest or conversion fees that are charged to you on the covered card by the financial institution.

E. How to file a claim:

- Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.

- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:

- Completed and signed claim form.
- Repair estimate for damaged item(s).
- Photograph clearly showing damage, if applicable.
- Receipt showing purchase of covered item(s).
- Statement showing purchase of covered item(s).
- Report from police listing any items stolen.
- Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
- Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

PA-CC-EOC (9.08)

Master RoadAssist® Service

- If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, just call 1-800-MC-ASSIST and tell us where you are.

- We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your MasterCard card account.

- You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's gone) when the tow truck arrives. MasterCard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.

- Emergency road service is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.

- If you have a rental vehicle, be sure to call the car rental agency before you call 1-800-MC-ASSIST, as many rental agencies have special procedures regarding emergency road service.

Travel Assistance Services

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services are your guide to many important services you may need when traveling. 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 you visit a place for the first time or do not speak the language. For services, call 1-800-MC-ASSIST. Enrollment is automatic and the assistance service is free to cardholders.

Please keep in mind that Travel Assistance Services is not insurance coverage and that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (for example, medical or legal bills). Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact us prior to embarking on a trip to confirm whether or not services are available at your destination(s).

Master Trip® 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 also will 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 also can 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 consultations with appropriate embassies and consulates regarding your situation.

- Will assist in transfers of up to \$5,000 in cash from a family member, friend, or business

to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

MasterCard Global Service

MasterCard Global Service™ provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

Call MasterCard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-307-7309.

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

Australia.....	1-800-120-113	Mexico.....	001-800-307-7309
Austria.....	0800-21-8235	Netherlands.....	0800-022-5821
France.....	0-800-90-1387	Poland.....	0-0800-111-1211
Germany.....	0800-819-1040	Portugal.....	800-8-11-272
Hungary.....	06800-12517	Spain.....	900-97-1231
Ireland.....	1-800-55-7378	United Kingdom.....	0800-96-4767
Italy.....	800-870-866	Virgin Islands.....	800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site 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-MC-ASSIST for card benefits. When traveling outside the U.S., call MasterCard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations:

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

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

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.

Final Legal Disclosure

This Final Legal Disclosure is not, by itself, a policy or contract of insurance or other contract.

Benefits are purchased and provided free to you, but non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

Baggage Delay, Extended Warranty, Hotel/Motel Burglary, Lost/Damaged Luggage, and Purchase Assurance coverage is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. This Final Legal Disclosure is intended as a summary of benefits provided to you. The attached Key Terms and EOC and all the information about the insurance benefits listed in this Final Legal Disclosure is governed by the conditions, limitations, and exclusions of the Group Policy.

Privacy Notice: As the insurer of the covered card coverage described herein, Virginia Surety Company, Inc. ("VSC") collects personal information about you from the following sources: Information the insurer gathers from you, from your request for insurance coverage or other forms you furnish to the insurer, such as your name, address, telephone number, and information about your transactions with the insurer such as claims made and benefits paid. The insurer may disclose all information it collects, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. The insurer does not disclose any personal information about former insureds to anyone, except as required by law. The insurer restricts access to personal information about you to those employees who need to know that information in order to provide coverage to you. The insurer maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about the insurance procedures or the information contained within your file, please contact the insurer by writing to:

Compliance Department
Virginia Surety Company, Inc.
175 West Jackson Blvd., Chicago, IL 60604

Effective date of benefits: Effective January 1, 2011, this Final Legal Disclosure replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

Cancellation: The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If the Policyholder does cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

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

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim administrator for these benefits.

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

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

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

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

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

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

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

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

Benefits listed in this Final Legal Disclosure are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Final Legal Disclosure does not guarantee coverage or coverage availability.

CC-FLD (9.08)

Key Terms

The following Key Terms apply to the following benefits: Baggage Delay, Extended Warranty, Hotel/Motel Burglary, Lost/Damaged Luggage, and Purchase Assurance.

Key Terms:

Throughout this document, You and Your refer to the cardholder or authorized user of the covered card. We, Us, and Our refer to Virginia Surety Company, Inc.

Administrator means Xchanging, you may contact the administrator if you have questions regarding this coverage or would like to make a claim. The administrator can be reached by phone at 1-800-MC-ASSIST.

Authorized User means an individual who is authorized to make purchases on the covered card by the cardholder and is recorded by the Participating Organization on its records as being an authorized user.

Burglary means the taking of unattended personal property owned by you, from your registered hotel or motel room by forcible entry.

Cardholder means the person who has been issued an account by the Participating Organization for the covered card.

Carry-on baggage or luggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a common carrier by you.

Checked baggage or luggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a common carrier.

Common carrier means an air, land, or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. Common carrier does not include helicopters, taxis rental cars, hired cars, and private and contract carriers.

Covered card means the MasterCard® card.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Delay means baggage (including personal/business articles and/or effects contained within) that is not delivered to you within six (6) hours after arrival at your scheduled destination.

Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The EOC, Key Terms, and Final Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Final Legal Disclosures are not a part of your coverage.

Forcible entry means that access to your hotel or motel room that has been gained by breaking and entering a locked door, window, or any other opening.

Lost means luggage (including personal property contained within) that is missing for 10 consecutive days and whose whereabouts are unknown to you or the common carrier.

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

United States Dollars (USD) means the currency of the United States of America.
KT-CC-EOC (9.08)

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the MasterCard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

To file a claim or request Travel Assistance Services, call 1-800-MC-ASSIST, or en Español: 1-800-633-4466. Visit our Web site at www.mastercard.com.



Bethpage
Federal Credit Union
You'll love banking here.

MasterCard Guide to Benefits for Debit Cardholders



MasterCard® Cardholder Shop & Go Benefits

Important information. Please read and save.

This Guide to benefits contains detailed information about extensive travel, insurance, and retail protection services you can access as a preferred cardholder. These programs and coverages apply to travel and retail purchases made on or after January 1, 2011. 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-MC-ASSIST, or en Español: 1-800-633-4466.

"Card" refers to MasterCard® card and "Cardholder" refers to a MasterCard® cardholder.

MasterCard Guide to Benefits Benefits that are always with you

Baggage Delay

Evidence of Coverage

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage:

You must pay the entire cost of the common carrier ticket(s) with your covered card and/or accumulated points from your covered card.

B. The kind of coverage you receive:

- Reimbursement for the actual cost of replacing, on an emergency basis, any personal articles (e.g., clothing, hygiene and/or grooming products) or business effects (e.g., uniforms or general office supplies) contained in your checked baggage, if the checked baggage is delayed in getting to you at your scheduled destination.

- Coverage begins when the baggage is checked in with the common carrier by you. This includes curbside check-in with facility-designated personnel.

- Coverage ends when you regain possession of your checked baggage from the common carrier. This includes curbside checkout with facility-designated personnel.

- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the common carrier (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage or common carrier benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost, up to \$250 per claim, of replacing, on an emergency basis, any personal articles or business effects contained in your checked baggage. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. What is NOT covered:

- Plants, shrubs, animals, consumables, and perishables.

- Art objects, antique items, collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).

- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes, and film).

- Keys, travelers' checks, visas, documents of any kind, tickets of any kind (e.g. airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.

- Property shipped as freight (including, but not limited, to automobiles and their equipment, motorcycles, gasoline or oils, and electrical free-standing motors.

- Computers, printers, or any computer related equipment.

- Rugs, cameras, radios, CD or DVD player, sporting equipment, cellular phones, or household furniture.

- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.

- Losses resulting from contamination by radioactive or hazardous substances, including mold.

- Items specifically identified or described in and/or insured under any other insurance or indemnity policy.

- Indirect or direct damages resulting from a loss.

- Any items not contained in your checked baggage.

E. How to file a claim:

- Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored.

- Report the baggage delay to the common carrier within twenty-four (24) hours.

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

- Completed and signed claim form.

- Receipt showing the purchase of travel tickets.

- Statement showing the purchase of travel tickets.

- Covered card travel point program statement showing the common carrier ticket was paid for with redeemed points, if applicable.

- Copy of the delayed checked baggage report or property irregularity report that was submitted to the common carrier prior to leaving the terminal premises.

- The result of any settlement by the common carrier.

- Receipts for the covered purchases.

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

BD-CC-EOC (9.08)

Extended Warranty

Evidence of Coverage

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage:

- You must purchase the new item entirely with your covered card and/or accumulated points from your covered card for yourself or to give as a gift.

- The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by manufacturer, we will only double the actual warranty time period that you received from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.

- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.

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

C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the actual amount charged on your covered card or \$10,000, whichever is less.

- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.

- We or our administrator will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

D. What is NOT covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer 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 peripherals.)

- Application programs, operating software, and other software.

- All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).

- Any shipping charges, transportation and delivery charges, or 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 damages resulting from a covered loss.

- Mechanical failure arising from product recalls.

- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.

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

- Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.

- Items purchased for resale, professional, or commercial use.

- Mechanical failures caused by lack of maintenance/service.

- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.

- Physical damage to the item.

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

- Interest or conversion fees that are charged to you on the covered card by the financial institution.

E. How to file a claim:

- Call 1-800-MC-ASSIST to request a claim form. 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:

- Completed and signed claim form.

- Receipt showing covered item(s).

- Statement showing covered item(s).

- Itemized purchase receipt(s).

- Original manufacturer's (or U.S. store brand) warranty.

- Service contract or optional extended warranty, if applicable.

- Itemized repair estimate from a factory authorized service provider.

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

EW-CC-EOC (9.08)

Hotel/Motel Burglary

Evidence of Coverage

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage:

You must pay the entire cost of the hotel or motel room with your covered card and/or accumulated points from your covered card.

B. The kind of coverage you receive:

- Reimbursement for the cost of replacing or repairing your item(s) that have been stolen or damaged resulting from a burglary by forcible entry into your hotel or motel room.

- Coverage begins when you check into (i.e., occupy the room) the hotel or motel.

- Coverage ends when you check out (i.e. vacate the room and close out the bill) from the hotel or motel. Coverage will not extend beyond the hotel or motel standard check out time.

- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited, to goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost up to \$1,500 per claim to replace or repair your personal property that has been stolen or damaged as a result of a burglary. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. What is NOT covered:

- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.

- Loss resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.

- Loss resulting from contamination by radioactive or hazardous substances, including mold.

- Personal property contained in the hotel or motel safety deposit box.

- Electronic equipment (including but not limited to, laptops, PDAs, video/film cameras, or hearing aids) or sporting equipment.

- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).

- Plants, shrubs, animals, pets, consumables, and perishables.

- 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.

- 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.

- Items specifically identified or described in and insured under any other insurance policy.

- Interest or conversion fees that are charged to your covered card by the financial institution.

F. How to file a claim:

- Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored.

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

- Completed and signed claim form.

- Receipt showing hotel/motel charges.

- Statement showing hotel/motel charges.

- Covered card travel point program statement showing the hotel or motel room was paid for with redeemed points.

- Police report from the police and hotel/motel listing the items that were stolen.

- Result of any settlement or denial by the hotel or motel.

- Copy of initial claim report submitted to the hotel or motel.

- Proof of ownership of each item stolen (i.e. original receipts, pictures, etc.).

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

HMB-CC-EOC (9.08)

Lost or Damaged Luggage

Evidence of Coverage

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage:

You must pay the entire cost of the common carrier ticket(s) with your covered card and/or accumulated points from your covered card.

B. The kind of coverage you receive:

- Reimbursement for the actual cost of repairing or replacing your checked or carry-on luggage and personal property contained therein that is lost or damaged.

- Coverage begins when the luggage is checked in or carried on to the common carrier by you. This includes curbside check in with facility-designated personnel.

- Coverage ends each time you regain possession of the checked luggage from, or carry the luggage off of the common carrier or twenty-four (24) hours after you depart from the common carrier, whichever comes first.

- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the common carrier (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or common carrier benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

- Report from police, if applicable.

- The result of any settlement by the common carrier.

- Receipts showing that your luggage or personal property has actually been repaired or replaced.

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

C. Coverage limitations:

Coverage is limited to the actual cost, up to \$1,500 per incident of repairing or replacing your checked and/or carry-on luggage and any personal property contained within. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. What is NOT covered:

- Loss or damage of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.

- Loss or damage resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.

- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion,

- terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.

- Loss resulting from contamination by radioactive or hazardous substances, including mold.

- Sporting equipment or musical instruments, unless checked in as luggage with the common carrier and for which a claim check has been issued.

- Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or hearing aids).

- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).

- Plants, shrubs, animals, consumables, and perishables.

- 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.

- 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.

- Defective material or workmanship, ordinary wear and tear or normal deterioration.

- Loss or damage not reported within the time period required, as stipulated in the claim procedure.

- Loss or damage where the common carrier completely denies a claim for checked and/or carry-on luggage.

- Items excluded under the common carrier's coverage (except carry-on luggage).

- Loss or damage where the common carrier pays the claim in full or repairs the damage.

- Interest or conversion fees that are charged to your covered card by the financial institution.

F. How to file a claim:

- Call 1-800-MC-ASSIST to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored.

- Report within twenty-four (24) hours any loss or damage to the common carrier.

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

- Completed and signed claim form.

- Receipt showing the purchase of common carrier tickets.

- Statement showing the purchase of common carrier tickets.

- Copy of initial claim report submitted to the common carrier.

- Covered card travel point program statement showing the common carrier ticket was paid for with redeemed points.

- Report from police, if applicable.

- The result of any settlement by the common carrier.

- Receipts showing that your luggage or personal property has actually been repaired or replaced.

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

LDL-CC-EOC (9.08)

Purchase Assurance Coverage

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 KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

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:

- The actual cost of the item (excluding delivery and transportation costs).

- A maximum of \$1,000 per loss and a total of \$25,000 per cardholder account per twelve (12) month period.

- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.

- Coverage for stolen or damaged jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

D. What is NOT covered:

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

- Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.

- Items that are stolen from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.

- Items lost, stolen, damaged, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).

- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.

- Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.

- Losses that cannot be verified or substantiated.

- Items covered by a manufacturer's recall or class action suit.

- Items that you damage through alteration (including, but not limited to, cutting, sawing, shaping).

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

- Stolen items without a documented report from the police.

- Items that are damaged during transport via any mode.

- Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.

- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage. (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers).