You must send the item to us or our **administrator** before any claim will be paid. Item must be returned in its original packaging along with the original owner's manuals and warranty information. You are responsible for all mailing or shipping costs to us or our **administrator**. Items sent to us or our **administrator** will not be returned to you.

Price Protection

The Legal Disclosure is part of this agreement.

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 AIG WarrantyGuard, Inc.

Administrator means Sedgwick Claims Management Services, Inc., you may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at 1-800-MasterCard.

Auction (online or live) means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, Ebay, Ubid, Yahoo, public or private live auctions, etc.).

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

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

Covered card means the World Debit MasterCard card.

Non-auction internet advertisements means advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

Printed advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

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.

The kind of coverage you receive:

- Purchases 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 retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

Coverage limitations:

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.

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.

How to file a claim:

For a Printed Advertisement:

- Call 1-800-MasterCard 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 advertisement's publication:
  - Completed and signed claim form.
  - 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.
  - Receipt showing the item(s) was purchased.
  - Statement showing item(s) purchased and use of accumulated point.
  - 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 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 advertisement's publication:
  - Completed and signed claim form.
  - 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.
  - Receipt showing the item(s) was purchased.
  - Statement showing item(s) purchased.
  - Itemized purchase receipt(s).

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

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-MasterCard.** 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 75 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	1-800-307-7309

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-MasterCard** for card benefits. When traveling outside the U.S., call MasterCard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations

Call **1-800-4CIRRUS** 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 two 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.

Reminder: Please refer to the Legal Disclosure section.

Legal Disclosure

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

Benefits are provided to you, the accountholder, at no additional charge. Non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and EOC is governed by the Group Policy.

Effective date of benefits: Effective February 1, 2015, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

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

Benefits to you: These benefits apply only to the **cardholder** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the **cardholder** shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any 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 concerning this **EOC** (including the cost of, lack of or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, You give up your right to resolve any dispute arising from this **EOC** by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

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

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

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

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

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

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

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

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

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

To file a claim,
call 1-800-MasterCard: 1-800-627-8372,
or en Español: 1-800-633-4466.
Visit our Web site at **www.mastercard.com.**

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World Debit MasterCard
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World Debit MasterCard

Guide to Benefits

World Debit™ MasterCard®

Important information. Please read and save.

This Guide to Benefits contains detailed information about extensive insurance, travel and retail protection 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 Debit™ MasterCard® card
and "Cardholder" refers to a World Debit™ MasterCard® cardholder.

World Debit™ MasterCard® Guide to Benefits

Benefits that are always with you

ID THEFT RESOLUTION SERVICES

Program Description:
Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Eligibility:
To be eligible for this coverage, you must be a valid World or World Elite cardholder who holds a MasterCard issued by a U.S. financial institution.

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. They include:

> Concierge Level Certified Restoration specialist that works autonomously on behalf of the Cardholder and relieves the Cardholder of the direct involvement of processing necessary documentation, lengthy phone conversations and dispute resolutions.
> Limited Power of Attorney (LPOA) to represent Cardholder during an identity theft event.
> Multiple Tri-Bureau credit reports pulled at no cost to the Cardholder to help ensure a complete resolution of identity event and return of Cardholder to pre-victim status.
> Assistance from a Specialist with cancelling the Cardholder's credit/debit card(s), membership cards, affinity cards and more in the event that identity theft has occurred (even if Cardholder has not experience a lost wallet.)
> Ongoing communication with Specialist about the most current status of the Cardholder's fraud investigation until the fraud claim is successfully resolved.
> Access to a Specialist who disputes with the consumer reporting agencies on behalf of the Cardholder to ensure that no fraudulent information negatively effects his consumer report history.
> Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
> Notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
> Assisting the cardholder with debit, credit and/or charge card replacement.
> Assisting cardholder with membership/affinity card replacement.
> Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
> Providing the cardholder with the Identity Theft Resolution Kit.
> Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.

Identity Theft Alerts:
MasterCard is offering Cardholders cyber security through Identity Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, Identity Theft Alerts is tracking thousands of websites and millions of data points, and alerting Cardholders whose personal information they find has been compromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves.

Get started at no cost to you by enrolling at http://www.mastercard.us/idtheftalerts

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

Services NOT provided:
> When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.
> When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are responsible for the charge or event.
> When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program provisions for personal identity theft services
This service applies only to you, the named MasterCard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible MasterCard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible MasterCard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-MasterCard**.

KEY TERMS

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

Administrator means Sedgwick Claims Management Services, Inc., you may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at 1-800-MasterCard.

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

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

Covered card means the World Debit MasterCard card.

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

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

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.

EXTENDED WARRANTY

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

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.
> If the item is not purchased entirely with your covered card, we will only pay for the percentage of the eligible claim based on the percentage of the item purchased on the covered card.
> The item must have an original manufacturer's (or U.S. store brand) warranty of twenty-four (24) months or less.

The kind of coverage you receive:
> For items purchased with your covered card that have an original manufacturer warranty of twenty-four (24) months or less, the original manufacturer warranty will be doubled up to the maximum of twenty-four (24) months.
> If the item purchased has a service contract or an optional extended warranty of twenty-four (24) months or less and the total length of coverage (original manufacturer warranty plus the service contract or extended warranty) is less than forty-eight (48) months, Extended Warranty will double the original manufacturer warranty plus the service contract or extended warranty up to forty-eight (48) months.
> In no event will coverage exceed ninety-six (96) months from the purchase date.
> If you do not have an additional service contract or an optional extended warranty, coverage commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

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 benefits will not apply. Coverage does not apply if the manufacturer (or U.S. store brand) files for bankruptcy during the original manufacturer's (or U.S. store brand) warranty or the service contract.

We or the 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. Note: Salvage may apply to this coverage; see the Final Legal Disclosures for details.

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).
> Items 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.
> 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.

How to file a claim:
> Call 1-800-MasterCard 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 the purchase of the covered item(s).
  > Credit Card 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 the administrator to validate a claim.

PURCHASE ASSURANCE

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

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

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.
> 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.

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.

What is NOT covered:
> Items left in public sight, out of arm's reach, lacking care, custody or control by the cardholder.
> Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
> Items that are stolen from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
> Items lost, stolen, damaged, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
> Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
> Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
> Losses that cannot be verified or substantiated.
> Items covered by a manufacturer's recall or class action suit.
> Items that you damage through alteration (including, but not limited to, cutting, sawing, shaping).
> Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
> Stolen items without a documented report from the police.
> Items that are damaged during transport via any mode.
> Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.
> Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage. (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers).
> Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
> Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
> Losses caused by insects, animals, or pets.
> Plants, shrubs, animals, pets, consumables, and perishables.
> Items purchased for resale, rental, professional, or commercial use.
> Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
> Application programs, computer programs, operating software, and other software.
> Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
> Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
> Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
> Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
> Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
> Items stolen or damaged at a new home construction site.
> Rented, leased, or borrowed items for which you will be held responsible.
> Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
> Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

How to file a claim:
> Call 1-800-MasterCard 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.

SATISFACTION GUARANTEE

The Legal Disclosure is part of this agreement.

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 AIG WarrantyGuard, Inc.

Administrator means Sedgwick Claims Management Services, Inc., you may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at **1-800-MasterCard**.

Auction (online or live) means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, Ebay, Ubid, Yahoo, public or private live auctions, etc.).

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

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

Covered card means the World Debit MasterCard card.

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:
> Purchases you make entirely with your covered card are covered for sixty (60) days from the date of purchase as indicated on your receipt for a full refund in the event that you are dissatisfied with your purchase and the store will not accept the item for return.
> 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.

Coverage limitations:
> Coverage is limited to the actual cost of the item (excluding taxes, storage, shipping, and handling costs), up to $250 per claim. In no event will we pay more than the purchase price of the item.
> Items must be retur ned undamaged, in good working condition, and in its original and complete packaging. You are responsible for all mailing costs.

What is NOT Covered:
> Damaged, defective, or non-working items.
> 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, rare, one of a kind, or special order items.
> Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
> Items purchased for resale, professional, or commercial use.
> Plants, shrubs, animals, pets, consumables, and perishables.
> All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes).
> 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, or structures.
> 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.
> Shipping charges, taxes, storage fees, postage, transportation and delivery charges; promised time frames of delivery.
> Products purchased at auctions.

How to file a claim:
Call 1-800-MasterCard to request a claim form. You must report the claim within sixty (60) days of the date of purchase 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.
  > Receipt showing the purchased item(s).
  > Statement showing the purchased item(s).
  > Itemized purchase receipt(s).
  > Written documentation from the store manager or equivalent on store letterhead documenting the refusal to accept the returned item.
  > A copy of the store's return policy.
> Any other documentation that may be reasonably requested by us or our administrator to validate a claim.