Account Information and Card Benefits:

For card benefits. When traveling outside the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and the U.S. Commonwealth of Puerto Rico), you can easily reach a specially trained Mastercard Service Rep at 1-800-Mastercard. This service will monitor the domain and URL names for any phishing (fraudulent) websites. If you receive a phishing email, do not reply. Instead, forward the email to anti-fraud@mastercard.com.

Lost and Stolen Card Reporting, Emergency Card Replacement, Fraud Protection:

If you lose your card, call Mastercard Global Service 24 hours a day, 7 days a week. When your card is lost, you will be reimbursed for unauthorized charges up to $10,000. If your card is stolen or you believe it has been lost, you will not be liable for more than $50.

Trip Cancellation and Trip Interruption:

If you cancel a covered trip before your scheduled departure time, we will reimburse you up to $15,000. If your trip is interrupted for a covered reason, we will reimburse you for the cost of returning home to your usual residence. The maximum reimbursement is $3,000.

Accidental Death and Dismemberment:

If you die or suffer a covered injury while your card is active, we will pay benefits to your beneficiaries or the person you designate. The maximum benefit is $10,000.

Accidental Medical Expenses:

If you are hospitalized or undergo surgery or treatment for an injury or illness while your card is active, we will pay up to $10,000 for covered medical expenses. The maximum benefit is $10,000.

Trip Interruption:

If your trip is interrupted for a covered reason, we will reimburse you for the cost of returning home to your usual residence. The maximum reimbursement is $3,000.

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If your trip is interrupted for a covered reason, we will reimburse you for the cost of returning home to your usual residence. The maximum reimbursement is $3,000.

Mastercard® Airport Concierge:

Your passport to the finer side of air travel. When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Service Rep at 1-800-Mastercard. This service will monitor the domain and URL names for any phishing (fraudulent) websites. If you receive a phishing email, do not reply. Instead, forward the email to anti-fraud@mastercard.com.

Travel Protection:

If your travel arrangements are destroyed or ruined, we will reimburse you for the cost of replacing or repairing the damaged or destroyed property. The maximum reimbursement is $5,000.

Travel Insurance:

If you are hospitalized or undergo surgery or treatment for an injury or illness while your card is active, we will pay up to $10,000 for covered medical expenses. The maximum benefit is $10,000.

Trip Interruption:

If your trip is interrupted for a covered reason, we will reimburse you for the cost of returning home to your usual residence. The maximum reimbursement is $3,000.

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Travel Insurance:

If you are hospitalized or undergo surgery or treatment for an injury or illness while your card is active, we will pay up to $10,000 for covered medical expenses. The maximum benefit is $10,000.

Trip Interruption:

If your trip is interrupted for a covered reason, we will reimburse you for the cost of returning home to your usual residence. The maximum reimbursement is $3,000.

Travel Insurance:

If you are hospitalized or undergo surgery or treatment for an injury or illness while your card is active, we will pay up to $10,000 for covered medical expenses. The maximum benefit is $10,000.

Trip Interruption:

If your trip is interrupted for a covered reason, we will reimburse you for the cost of returning home to your usual residence. The maximum reimbursement is $3,000.

Travel Insurance:

If you are hospitalized or undergo surgery or treatment for an injury or illness while your card is active, we will pay up to $10,000 for covered medical expenses. The maximum benefit is $10,000.
Key Terms

- Covered Cardholder
- Insured
- Receipt
- Rental Agency
- Rental Vehicle

A. Get coverage:

1. Eligibility: To be eligible to receive this coverage, you must be a cardholder of the Mastercard issued by the Covered Card
Company, an AIG Company. Other words and phrases that appear in bold have specific meanings as described below.

2. Effective Date:

   - Coverage is effective from the date the Covered Card was issued by your card issuer to the date of expiration or termination of coverage as noted on the Covered Card.
   - Coverage begins on the date of expiration or termination of coverage as noted on the Covered Card.

3. Effective Date:

   - Coverage begins on the date of expiration or termination of coverage as noted on the Covered Card.

B. Who is covered:

   - Covered Cardholder
   - Insured

C. Coverage exclusions:

   - Any loss or damage to a covered vehicle caused by the negligence of the cardholder, their family members, or any other person.
   - Any loss or damage to a covered vehicle while it is being driven by any person other than the cardholder. 
   - Any loss or damage to a covered vehicle while it is being driven by any person other than the cardholder.

D. Protection:

   - This coverage extends to the rental of vehicles up to $25,000 in value, including use of the front and back seats of the vehicle.
   - Coverage is subject to the terms and conditions of the rental agreement.

E. What is covered:

   - Loss or damage to a covered vehicle caused by theft.
   - Loss or damage to a covered vehicle caused by vandalism.
   - Loss or damage to a covered vehicle caused by collision.

F. Where you are covered:

   - United States of America
   - Territories of the United States
   - Countries outside of the United States

G. Coverage limits:

   - Coverage is limited to the cost of replacement or repair of the covered vehicle up to $25,000 in value.

H. Exclusions:

   - Theft or vandalism of personal belongings while traveling in a covered vehicle.

I. How to file a claim:

   - When a covered vehicle is lost or damaged:
     - Report the loss or damage to the Covered Card Company immediately.
     - Provide all necessary documentation as required by the Covered Card Company.
   - When a covered vehicle is damaged:
     - Provide all necessary documentation as required by the Covered Card Company.

J. Additional benefits:

   - Trip Assistance:
     - Roadside Assistance:
       - Towing charges to the nearest collision repair facility.
       - Delivery of fuel at market rates.
       - Rental car replacement.

K. Out of country:

   - Coverage is not applicable to any:
     - Rental vehicles where collision/damage waiver coverage (or similar coverage) is not available.
     - Rental vehicles where collision/damage waiver coverage (or similar coverage) is not available.

L. Exclusions:

   - Coverage is not applicable to any:
     - Rental vehicles where collision/damage waiver coverage (or similar coverage) is not available.
     - Rental vehicles where collision/damage waiver coverage (or similar coverage) is not available.

M. General:

   - This coverage is not all-inclusive, which means it does not cover such things as:
     - Losses as a result of war or hostilities of any kind.
     - Losses as a result of war or hostilities of any kind.

N. Additional protections:

   - Coverage is subject to the terms and conditions of the rental agreement.

O. Changes:

   - Notice will be provided for any changes.
   - Notice will be provided for any changes.

P. Contact information:

   - The administrator can be reached by phone at 1-888-739-7862.

Q. Important:

   - This coverage does not apply to any:
     - Rental vehicles where collision/damage waiver coverage (or similar coverage) is not available.
     - Rental vehicles where collision/damage waiver coverage (or similar coverage) is not available.

R. Additional information:

   - Additional information is available at www.mycardbenefits.com.
   - Additional information is available at www.mycardbenefits.com.

S. Reproduction:

   - This coverage is not all-inclusive, which means it does not cover such things as:
     - Losses as a result of war or hostilities of any kind.
     - Losses as a result of war or hostilities of any kind.

T. Final:

   - This coverage is not all-inclusive, which means it does not cover such things as:
     - Losses as a result of war or hostilities of any kind.
     - Losses as a result of war or hostilities of any kind.

For more information or to initiate a claim, please contact the administrator:

- 1-888-739-7862
- www.mycardbenefits.com