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 Conditions document, including any updates made from time to time, will give a more complete description of the insurance benefits and conditions of coverage.

Effective July 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these insurance services may have associated costs, which will be your responsibility or information about additional services not described in this Guide. Your billing inquiries (including transaction exchange rates), merchant disputes, questions concerning your account, such as account balance, credit line, usage limit, new card, or suspension, shall control. Provision of services is subject to availability and applicable legal requirements. This Guide is intended as a summary of services, benefits, and coverages and, for the extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall control. The two (2) arbitrators will select a third arbitrator called an “umpire.” Each arbitrator will give a decision after hearing the parties’ positions. The decision of a majority of the arbitrators (each of whom is an independent, neutral third party) will be final and binding on each party. The arbitrators will not have the power to award punitive, exemplary, or other unconscionable or unreasonable damages.

Cancellation:
Cancellation of this coverage is subject to any applicable state laws or regulations. The insurance company may cancel, terminate, or choose not to renew the coverage to the Policyholder, you will be notified as soon as possible. If the insurance company terminates, cancels, or does not renew the coverage, all rights and benefits provided by the insurance policies will cease immediately. 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 the insurance policies.

Due Diligence:
Due Diligence means taking all reasonable steps to avoid or diminish any theft, loss, or damage arising out from or related to any covered or non-covered item. The Policyholder and the Cardholder must have the right to be notified and be able to prevent any action. Failure to provide any due diligence may result in denial of the claim.

Salvage:
If payment is made under these benefits, the insurance company is entitled to recover the amounts paid. If an item is returned to the Cardholder or gift recipient by the manufacturer or seller, the Cardholder or gift recipient send the item to the administrator for salvage at the Cardholder’s or gift recipient’s expense.

To file a claim, call: 1-800-482-2472, or on Spanish: 1-888-482-2472.
To file a claim or for more information on any of these services, call the Mastercard Assistance for Debit Cardholders at 1-800-482-2472, or on Spanish: 1-888-482-2472.

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


to your account, such as account balance, credit line, usage limit, new card, or suspension, shall control. Provision of services is subject to availability and applicable legal requirements. This Guide is intended as a summary of services, benefits, and coverages and, for the extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall control. The two (2) arbitrators will select a third arbitrator called an “umpire.” Each arbitrator will give a decision after hearing the parties’ positions. The decision of a majority of the arbitrators (each of whom is an independent, neutral third party) will be final and binding on each party. The arbitrators will not have the power to award punitive, exemplary, or other unconscionable or unreasonable damages.

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