



Guide to Benefits for Mastercard® Cardholders

Rideshare Protection

Key Terms

Throughout this document, you and your refer to an **Eligible Person**. 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**.

Eligible Person means the holder of a covered card who is a U.S. citizen or legal resident of the U.S. and their family members who charged the full amount of the eligible person's portion of the cost of the covered trip to the covered card. Family members are a spouse and unmarried dependent children up to age 18, or under age 25 if enrolled as a full-time student in an accredited institution and domestic partners and dependent adults.

Covered Card means the Mastercard card linked to an eligible account.

Covered Trip means a trip for which the eligible person charged the full amount of the eligible person's portion of the cost of the trip with the Rideshare company to the covered card.

Evidence of Coverage (EOC) means the summary of benefits set forth below which describes the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under a group policy issued by us. Representations or promises made by anyone that are not contained in the group policy are not part of your coverage.

In the event the EOC, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the group policy, the terms of the group policy govern your coverage.

Rideshare Company means a recognized Rideshare transportation company authorized by us and operating under a current license as required by law for the conveyance of passengers. Please call **1-800-Mastercard** for a current list of Rideshare companies.

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.

A. To get coverage:

You must pay the entire cost of your portion of the transportation by the **Rideshare company** with your **covered card**.

B. The kind of coverage you receive:

- Coverage for items of personal property that are permanently lost or stolen while in the Rideshare company vehicle during a **covered trip**.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the Rideshare 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 Rideshare company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to a maximum of up to \$ 1000.00 per trip with a **\$100.00** deductible per claim. The value of the amount claimed is the lesser of 1) the actual purchase price of the item; or 2) the actual cash value at the time of loss or theft of the item with deduction for depreciation; or 3) the cost to replace the item. There is a maximum of 2 claim(s) and 2000.00 per twelve (12) month period.

D. What is NOT covered:

- Loss when using an unauthorized Rideshare company.
- Loss or theft 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 or theft not reported within the time period required, as stipulated in the claim procedure.
- Loss or theft where other insurance coverage or Rideshare company pays the claim in full.
- Damage to personal property.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges or prosthetic limbs.
- Money, securities, credit cards, checks, traveler's checks, visas, negotiable instruments.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, antique items, collectibles of any kind (such as items designed for people to collect or items that over time become collectible), stamps, perishables, consumables, silverware, furs, plants, shrubs, perfume, jewelry, art, rugs and carpets; animals; household furniture or rare or precious metals.
- Items excluded under the Authorized Rideshare company's coverage.
- Items that are used in the purchase, sale, promotion, or distribution of goods or services (including but not limited to manuals, software, data, facsimile, samples, collateral materials, etc.)
- Sporting equipment or musical instruments.
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes, and film).
- Items lost on any conveyance which is hired or used for sport, contest, or recreational activity, or is operated or maintained for the purchase of sport, gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether such conveyance is licensed.
- Losses caused by natural disaster (including but not limited to flood, hurricane, or earthquake).

In addition, We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit under the group policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

E. How to file a claim:

- Notify the Rideshare company and complete its claims procedure within twenty-four (24) hours any loss or theft.
- Visit www.mycardbenefits.com or call **1-800-Mastercard** to open a claim for this Rideshare benefit. You must report the claim within sixty (60) days of the incident followed by a written notification mailed within one hundred twenty (120) days 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:
 - Receipt or covered card billing statement showing the purchase of Rideshare transportation.
 - Copy of complaint/inquiry filed by Rideshare company/driver.
 - Report from police, if applicable.
 - A signed and notarized affidavit of loss, if applicable.
 - The result of any settlement by the Rideshare company.
 - If applicable, receipts showing that your personal property has been replaced.
 - Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

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 account holder, at no additional charge. 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** are governed by the group policy.

Effective date of benefits: Effective July 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and we reserve the right to change the benefits and features of these programs at any time. 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 **covered cards**. If the Policyholder does cancel these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any 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 covered cards issued by U.S. financial institutions. The United States is defined as the fifty (50) United States and the District of Columbia. No person or entity other than **Eligible Persons** 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.

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 Eligible Person 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 benefit payments will be recovered from the Eligible Person.

Other Insurance: Coverage is secondary to and in excess of any other applicable insurance or indemnity available to you. It is subject to the conditions, limitations, and exclusions described in the group policy. In no event will this coverage apply as contributing insurance.

The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the group insurance policy, the group insurance policy shall control. Provision of services is subject to availability and applicable legal restrictions.

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