Extended Warranty

Card	Mastercard® Gold
Country/ies	English Caribbean
Benefit	Extended Warranty Up to $200 per occurrence Up to $400 per year

Extended Warranty

Brief Description

Cardholders can benefit from the security and safety offered through the Extended Warranty coverage, knowing that most of the purchases made using their Mastercard® Gold card are protected beyond the original manufacturer's or store brand warranty.

This coverage extends the terms of the original manufacturer's or store brand warranty up to one (1) year for covered purchases that cease to operate satisfactorily and required repairs during the period covered.

If an optional Warranty plan is purchased with the item (in addition to the manufacturer's original or store brand Warranty), the manufacturer's original or the store brand Warranty, whichever is applicable, will be extended for up to one (1) additional year after both the original or store brand Warranty plus the optional Warranty coverage period end, provided the combined Warranty periods do not exceed three (3) years.

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Description Tab

The Extended Warranty coverage extends the original manufacturer's or store brand warranty up to one (1) year for covered purchases. A covered purchase must have a minimum Warranty (manufacturer and/or store brand) of three (3) months; and cannot have greater than a maximum combined Warranty period (manufacturer and store brand) of three (3) years. Covered Purchases must be purchased entirely with the Mastercard® Gold card.

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.

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Details Tab

Up to US$ 200 per occurrence/up to US$ 400 per twelve month period.

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.

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Terms and Conditions Tab

Description of Coverage

Important information. Please read and save.

The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard.

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722–8883(English);1-636-722-8882(Español);1-636-722-8881(Português).

“Card” refers to Mastercard® Gold card

“Cardholder”, “you”, and “your” refer to a Mastercard® Gold Cardholder, who has an eligible Mastercard® Gold Account and whose name is embossed on the surface of the Mastercard® Gold card.

Selection of benefits on your Mastercard card may vary by card issuer. Please refer to your issuing financial institution for more details.

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The Extended Warranty coverage extends the terms of the original manufacturer's or store brand Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and required repairs during the period covered.

If an optional Warranty plan is purchased with the item (in addition to the manufacturer's original or store brand Warranty), the manufacturer's original or the store brand Warranty, whichever is applicable, will be extended for up to one (1) additional year after both the original or store brand Warranty plus the optional Warranty coverage period end, provided the combined Warranty periods do not exceed three (3) years.

Who is Covered:

Mastercard® Gold Cardholders.

To Get Coverage:

Coverage is provided when you use your Mastercard® Gold card for the entire purchase of a new, covered item. Please be sure to keep your receipts and Warranty paperwork in a safe place.

The Kind of Coverage You Receive:

For the Covered Purchases you made with your Mastercard® Gold card, the Extended Warranty coverage extends the terms of the original manufacturer's or store brand warranty up to one (1) full year providing you with a benefit up to a maximum amount per occurrence determined in this section.

- The benefit provided is up to USD **200**[†] per occurrence, with a maximum aggregate of USD **400**[†] per twelve (12) month period.

Coverage Conditions/Limitations:

- Covered Purchases must be purchased entirely with the Mastercard® Gold card and/or have been acquired with points earned by a rewards program associated with the Mastercard® Gold card.
- Covered Purchases must have a minimum Warranty (manufacturer and/or store brand) of three (3) months; and cannot have greater than a maximum combined Warranty period (manufacturer and store brand) of three (3) years.
- Covered Purchases must have a valid Warranty, which means:
    a. There must be a manufacturer authorized repair network and parts availability within the Cardholder Home Country;
    b. confirmation that the product is eligible for Warranty in the Cardholder's Home Country;
    c. the Warranty contains what the Warranty does and does not cover;
    d. the period of coverage;
    e. what the manufacturer will do to correct the problem; and
    f. whom to contact for Warranty services
- It is the Company's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price; less any rebates, discounts, rewards points or benefits received from other coverage provided.
- The Insured Person must take all reasonable measures to protect, save and/or recover the property.
- Online purchases are covered.
- Covered Purchases given as gifts are included.
- Covered Purchases do not have to be registered.
- Store brand Warranty on store brand items are covered.
- "Non-Auction" items that meet the definition of Covered Purchases are also included.
- The minimum original purchase price must be equal to or greater than USD 50.
- The Account must be in good standing at the time of purchase of the Covered Purchase.
- Benefits will not exceed the actual amount charged to the eligible Mastercard® Gold Account or the benefit maximum.
- No person or entity other than the Cardholder(s) shall have any legal or equitable right. Remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.
- Coverage shall extend to Acts of Terrorism as defined in the key terms and definitions section.

What is NOT Covered (Exclusions):

The following items are excluded from coverage under this plan of insurance:

1. boats;
2. motorized vehicles (including but not limited to airplanes, automobiles and motorcycles, and motorized vehicle parts and accessories);
3. land or buildings (including but not limited to homes and dwellings);
4. consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind);
5. items which carry a Warranty of longer than three (3) years;
6. items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in materials and workmanship of the item;
7. used, rebuilt and re-manufactured items;
8. any shipping or promised time frames of delivery, whether or not stated or covered by the manufacturer's Warranty;
9. any customized, unique, or rare items;
10. cards that are co-branded with traditional or online retailer, distributors, wholesalers, product manufacturers, buying groups/clubs, or membership clubs
11. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

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Key Terms and Definitions (General):

Account: means an International Mastercard® Gold card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of Purchase of the Covered Purchase

Auction: (online or live): means a place or Internet site where items are sold through price bids or 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, and public or private live auctions).

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Cardholder: means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Mastercard® Gold card provided by an Issuer in the issuing territory.

Covered Purchases: means items purchased entirely with your Mastercard® Gold card and/or have been acquired with points earned by a Rewards Program associated with your Mastercard® Gold card.

Damage (accidental): 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.

Good Standing: means an Account that is current in its dues and payments and follows all other requirements from the Issuer.

Home Country: means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning, which must be the same as the Issuing Territory of the Mastercard® Gold card.

Insured Person(s): means a Mastercard® Gold cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

Issuer: means a bank, financial institution (or like entity) or Corporation and/or Government Institution (CGI) that is admitted or and/or authorized by Mastercard to operate a Mastercard card program in the Issuing Territory.

Issuing Territories: means English Caribbean.

Mastercard: means Mastercard International (or Mastercard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

Non-Auction Internet: means a non-auction Internet merchant with a valid tax identification number (or equivalent).

Policy: means a contract of insurance and any attached endorsements or riders issued to Mastercard.

Replacement Cost: means the amount it would cost to replace an item at current prices.

Reward Program: means a program developed/offered by Mastercard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Mastercard card. An eligible Rewards Program must be a consequence of "plastic"/card transactions associated with Mastercard, regardless of the value earned (mileage points, cash, etc.). Rewards programs where points are not generated by "plastic"/card transactions, or not associated with Mastercard at all, are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible Mastercard card or eligible Mastercard reward points.

Services: means the performance or rending of labor, maintenance, repair or installation of products, goods or property.

The Company: means a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable.

Warranty (extended warranty, store brand warranty, or manufacturer): means the contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unit for its intended purpose. This explicitly excludes any performance guarantees, design defects, aesthetic conditions, acts of god, and consequential effects, amongst others

Terrorist Act: means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

How to File a Claim

In the event of a claim, the following procedures should be followed:

1) You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
2) Complete the Claim Form(s) in its entirety signed and dated;
3) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

For assistance with filing a claim, please call the specific Mastercard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722–8883** (English); **1-636-722-8882** (Español); **1-636-722-8881** (Português).

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Claim Notification Period: Within thirty (30) days from the date of incident or discovery.

Submission Period: No later than thirty (30) days from the date of Claim Notification.

Required Information (proof of loss):

a) an original purchase receipt showing payment of the item was made entirely with the eligible Mastercard® Gold card;
b) legible copies of all warranty information including, but not limited to: the manufacturer's original warranty; the store warranty, or any other applicable extended warranty;
c) copy of the repair estimate or itemized repair bill;
d) Cardholder's statement of Account showing it is eligible at the time of Purchase of the Covered Purchase.

Please note there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

Submit all required information as outlined above by either:

1. **Upload:** www.mycardbenefits.com
2. **Email:** mcresponse@ufac-claims.com
3. **Fax:** 1-216-617-2910
4. **Mail:** Mastercard Benefits Assistance Center
   c/o Program Administrator at Sedgwick Claims Management Services, Inc.
   PO Box 89405
   Cleveland, OH, 44101-6405

† ***Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.***

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General Provisions and Disclaimers

***General*:** These benefits and services are effective for eligible Mastercard cardholders effective **January 1, 2017.** This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Mastercard Gold™ Concierge is provided by IKE Assistencia and Travel Assistance Services is provided by AXA Assistance, USA. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc, on behalf of Mastercard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable Mastercard contract for other benefits, the Master Policy(ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

***Cancellation*:** Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard International and the Insurance Company; or will be terminated on the date your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from Extended Warranty that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

***Valid Account*:** (1) Your Mastercard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your Mastercard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of Mastercard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

Legal Actions**:** No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes**:** Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Arbitration**:** Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your Mastercard card account has been issued.

Confidentiality and Security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

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