This coverage is not all-inclusive, which means it does not cover certain types of losses or damages. For example, it may not cover:

- Losses caused by acts of war, sabotage, or terrorism.
- Losses caused by nuclear reactions, radioactive contamination, or exposure.
- Losses caused by Strikes, riots, or even civil commotions.
- Losses caused by vandalism or damage to the property by criminals.
- Losses caused by the use of your vehicle in any race.
- Losses caused by the use of your vehicle in any experiment.
- Losses caused by the use of your vehicle in any competition.
- Losses caused by the use of your vehicle in any exhibition.
- Losses caused by the use of your vehicle in any test run.
- Losses caused by the use of your vehicle in any servicing.

If any of these exclusions apply, then it is possible that you may not be covered for certain losses or damages.

To ensure that you are fully covered, it is important to review your policy and understand the limitations and exclusions. You may also want to consider purchasing additional coverage to protect against these types of losses or damages.
This Guide applies to travel and retail programs associated with the primary line and additional or supplemental lines on an Eligible Account.

### Benefits

<table>
<thead>
<tr>
<th>Covered Card</th>
<th>Authorized Driver(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit</td>
<td>Business</td>
</tr>
<tr>
<td>Debit Master</td>
<td>Business</td>
</tr>
<tr>
<td>Debit Jumbo</td>
<td>Business</td>
</tr>
<tr>
<td>Debit Ulama</td>
<td>Business</td>
</tr>
</tbody>
</table>

Subject to Card Issuer participation. Please check with your issuer to confirm program availability.

### Coverage

- **Lost Wallet Assistance:** Mastercard Global Service® provides worldwide, 24-hour assistance with lost and stolen cards.
- **Identity Theft Protection:** Iris OnWatch, Generali Global Assistance’s service, offers identity theft protection tips and access to identity protection services.
- **Telephone Resolution Services:** Provides access to resolution specialists 24/7 to assist with identity theft.
- **Online Monitoring Dashboard:** Helps prevent account takeover attempts by tracking account access and alerting cardholders when suspicious activity is detected.

### Sanctions

Sanctions, prohibitions, or restrictions under United Nations resolutions are subject to the terms, conditions, exclusions, and limits of your policy.

### Exclusions

- **Costs:** The following items are excluded from coverage under the Guide:
  - Stolen or lost keys, lock, or key blank
  - Traveler’s expenses
  - Telegraph or telephone
  - Loss or damage to baggage, luggage, or other personal effects
  - Damage to vehicles
  - Damage to personal property

### Terms and Conditions

- **Eligible Cellular Wireless Telephone:** Must be in good standing with the service provider.
- **Eligible Account:** Must be a valid Mastercard® account.
- **10 Users:** Discounts are applicable for new Mastercard® Small Business customers.
- **5 Users:** Discounts are applicable for new Microsoft 365 Business Premium and Microsoft 365 Business users.

### Legal Disclosure

- **Sanction:** Cardholders are governed by the terms of the policyholder’s group policy or group agreement.
- **Spurious Access:** Cardholders are entitled to recover such amounts, to the extent of our payments, as their rights to recovery against any other party or person.
- **Vendee:** The policyholder and the insurer reserve the right to change, upon giving notice in advance, to terminate, cancel, or choose not to renew the acceptance of any primary, secondary, or additional or supplemental coverage or, in case of a conflict between the Guide and the Mastercard® Card agreement, the policyholder’s group policy or group agreement.
- **Loss:** The policyholder shall use due diligence and do all things necessary to secure these rights and must do nothing that would release the insurer from liability.

### Contact Information

- **Business Assistant Service:** 1-800-Mastercard (1-800-627-8372)
- **Telephone Resolution Services:** 1-844-281-5031
- **Online Monitoring Dashboard:** https://mastercardus.idprotectiononline.com/

### Additional Information

- **TurboTax:** Coaches through the tax preparation process.
- **QuickBooks:** Accounting software for self-employed and small businesses.
- **Salesforce Essentials:** Software for lead management, sales tracking, and customer service.
- **Microsoft Office 365:** Includes tools for productivity and collaboration.
- **Microsoft 365:** Summarizes the benefits set forth in the Guide.
## Plastics Collateral Quote

**Quote Provided For:**
Kinecta Federal Credit Union (0797)

**Quote Date:**
1/30/2020

This quote is valid for 30 days from the Quote Date above. If it is approved outside of that timeline, prices may be subject to change. CO-OP will provide a proof after a quote and order quantity has been approved. Final Production quantities may vary by up to 10% over or under the original order quantity. Please refer to your Schedule of Services and relationship team for any questions regarding pricing not provided in this quote.

<table>
<thead>
<tr>
<th>Stock Number:</th>
<th>Stock Description:</th>
</tr>
</thead>
<tbody>
<tr>
<td>G-17782</td>
<td>KINECTA FCU MC SMALL BUSINESS GTB</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Quote Qty:</th>
<th>Quote Price:</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,000</td>
<td>$1,208.23</td>
</tr>
<tr>
<td>1,000</td>
<td>$2,329.33</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CO-OP Plastics Resource:</th>
<th>Ticket Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Darrick Bailey</td>
<td>23500</td>
</tr>
</tbody>
</table>