

This Guide to Benefits ("Guide") includes important details about the benefits that come with Your Covered Card at no additional cost. Keep this Guide in a safe place so You know how to make the most of Your benefits when You need them. The benefits, as described in this Guide, are effective on or after the effective date of this Guide and replaces any other program description You may have received earlier.

### **Key Terms**

**Account** means a Link Account credit card account.

**Covered Card** means a credit card issued by Stripe, Inc. that provides the benefits described in this Guide.

**We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.

**You or Your** means the person whose name is embossed on the Covered Card.

## Damage and Theft Purchase Protection – NEW YORK

If an item is purchased with your Link Account and is damaged, lost, or stolen within 90 (ninety) days for New York residents) of purchase or delivery of the item, whichever is first, we may repair it or reimburse you up to the amount paid with your Link Account. You're covered for up to \$500 per item, up to \$50,000 per year, per Link Account **card** account.

To be eligible for coverage, you must pay for the item at least in part with your Link Account. We will only reimburse the lesser of the actual amount paid for with your Link Account or the maximum coverage per item.

<b>How Long are you Covered</b>	Within 90 (ninety) days for New York residents of purchase or delivery of the item, whichever is first
<b>Maximum Coverage per Item</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"><li>• \$500</li><li>• The amount charged to the <b>Card</b> (including Rewards Program Name).</li></ul>
<b>Maximum Coverage per calendar year per account</b>	\$50,000

This coverage is primary except for New York residents where coverage is secondary.

### WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are covered
- Products that can spoil or be consumed, such as food, fuel, or medications.
- Currency, cash (including rare or precious coins), gift cards, or Traveler's checks.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.

Coverage does not apply to any item if it's damaged or stolen damaged, lost, or stolen under these conditions:

- The item was not reasonably cared for to prevent the damage or theft.
- The item is used in a way that goes against the manufacturer's instructions or warnings, or is altered from its designed purpose.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

### HOW TO FILE A CLAIM

**Please keep the damaged item in case you are asked to provide it.**

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call (855) 928-5305 as soon as possible after the incident. We will ask you a few questions, send you a claim form and advise you what documents we may need to support your claim. [Or you can visit [xcover.com/claim](https://xcover.com/claim) to download a claim form for submission.
2. Return the claim form and all requested documents within 30 (thirty) days of the date of incident. We will notify you of our decision once we've processed your claim.

## Price Protection

If an item is purchased with your Link Account and you are able to find a lower price on your purchase within 90 (ninety) days of purchase or delivery of the item, whichever is first, we may reimburse you the difference between the original purchase price and the lower price up to the amount paid with your Link Account. You're covered for up to \$500 per item, up to 4 per year, per Link Account.

To be eligible for coverage, you must pay for the item at least in part with your Link Account. We will only reimburse the lesser of the actual amount paid for with your Link Account or the maximum coverage per item.]

<b>How Long are you Covered</b>	Within 90 (ninety) days of purchase or delivery of the item, whichever is first
<b>Maximum Coverage per Item</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"><li>• \$500</li><li>• The amount charged to the <b>Card</b>.</li></ul>

### WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- Items purchased for resale, rental, professional, or commercial use.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, one-of-a-kind, or special-order items.
- Layaway items; items returned to any store.
- Any items purchased from an Auction.
- Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.
- Items advertised in or as a result of "limited quantity," "going out-of-business sales," "close out", or as "discontinued".
- Printed advertisements or non-auction Internet advertisements that display pricing lower than your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer's coupons, or special financing.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- Land, any buildings (including, but not limited, to homes and dwellings), permanently installed items, fixtures, structures, or home improvement.
- Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

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## Return Protection

If an item is purchased with your Link Account is returned to the original merchant within 90 (ninety) days of purchase or delivery of the item, whichever is first, we may reimburse you for any restocking or return shipping costs up to the amount paid with your Link Account. You're covered for up to \$250 per item, up to 4 per year, per Link Account .

To be eligible for coverage, you must pay for the item at least in part with your Link Account. We will only reimburse the lesser of the actual amount paid for with your Link Account or the maximum coverage per item.

<b>How Long are you Covered</b>	Within 90 (ninety) days of purchase or delivery of the item, whichever is first
<b>Maximum Coverage per Item</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"><li>• \$250</li><li>• The amount charged to the <b>Card</b>.</li></ul>

### WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Damaged, defective, or non-working items.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, rare, one of a kind, or special-order items.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Items purchased for resale, professional, or commercial use.
- Plants, shrubs, animals, pets, consumables, and perishables.
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes).
- Motorized vehicles, including, but not limited, to automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Shipping charges, taxes, storage fees, postage, transportation and delivery charges; promised time frames of delivery.
- Products purchased at auctions.

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