Guide to Benefits

This Guide to Benefits ("Guide") includes important details about the benefits that come with Your covered Account 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 an eligible Link Account provided by Stripe, LLC to Account Holders for whom the benefits described in this Guide to Benefits are available.

Account Holder means the person to whom an eligible Account is issued and who holds the eligible Account under his or her name.

Administrator means Cover Genius Insurance Services, LLC. You may contact the Administrator if you have questions regarding this coverage or would like to make a claim.

Covered Purchase means an item purchased by an Account Holder and paid for by using an Account held by the Account Holder, subject to the coverage limitations and exclusions described in this Guide to Benefits. For a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made with the Account.

Damage means broken parts or material or structural failures that cause an item to no longer perform its intended function in normal service.

Date of Purchase means the date the Account Holder paid for a Covered Purchase.

Due Diligence means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable person and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft, or damage.

Group Policy means the insurance policy entered between New Hampshire Insurance Company, an AIG Company (the "Insurer"), and Stripe, LLC (the "Insured").

Link Account means a digital wallet account that automatically populates an individual's or entity's payment information with the bank account and/or credit or debit card linked to it in connection with certain online transactions.

Stolen means taken by force or under duress or a loss which involves the disappearance of an item from a known place under circumstances that would indicate the probability of theft and for which a police report was filed.

We, **Us** or **Our** means: (1) with respect to Damage and Theft Protection benefits, New Hampshire Insurance Company, an AIG company, New York, NY; or (2) with respect to all other benefits, Stripe, LLC.

You, Your, or Yourself means the Account Holder.

Damage and Theft Protection

Subject to the coverage limitations and exclusions, if a Covered Purchase is Damaged or Stolen within ninety (90) days from the Date of Purchase, We will reimburse You for the costs to repair or replace the item.

To be eligible for coverage, You must pay for the Covered Purchase entirely with Your Account for yourself or to give as a gift. Coverage only extends to losses incurred by a person other than You if You gift the Covered Purchase to that person and that person adheres to the terms and conditions of this coverage.

Your coverage terminates on any of the following dates, whichever is earlier: (i) the date You no longer qualify as an Account Holder; (ii) the date the Insured determines that your Account is ineligible; or (iii) the date the Group Policy is terminated.

We will only reimburse the lesser of the following amounts per claim: (i) the actual amount paid for the Covered Purchase with Your Account; (ii) the actual cost to repair the Covered Purchase; (iii) the actual cost to replace the Covered Purchase with an item of like kind and quality; or (iv) a maximum of $500.00 per item. You must exercise Due Diligence and do all things reasonable to avoid or diminish any loss or damage to Covered Purchases.

How Long Are You Covered	90 days from the Date of Purchase
Maximum Coverage per Item	$500.00
Maximum Coverage per Account per 12-month Consecutive Period	$50,000.00

Coverage for Covered Purchases that consist of articles in a pair or set will be limited to the cost of repair or replacement of the specific part(s) that are Stolen or Damaged, unless the articles cannot be used individually or cannot be replaced or repaired individually; provided, however, coverage for items of jewelry or fine arts consisting of articles in a pair, set, or collection will not exceed the cost of any particular parts that are Stolen or Damaged, subject to the limitations set forth above and without reference to any special value that the articles may have as part of a pair, set, or collection.

Coverage is secondary to and in excess of any other applicable insurance or indemnity available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This noncontribution clause will take precedence over a similar clause found in other insurance or indemnity language.

Coverage does not apply to the following items:

1. Boats, automobiles, aircraft, including trailers and any other motorized vehicle and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow throwers, lawn mowers and hedge trimmers).
2. Animals and living plants, insects or pets.
3. Perishables and consumables (including but not limited to perfumes and cosmetics, and limited-life items such as rechargeable batteries).
4. Travelers checks, cash, tickets of any kind (for example, for airlines, sporting events, concerts or lotteries), credit or debit cards and any other negotiable instruments, bullion, rare or precious metals, stamps, coins, currency or the equivalent.
5. Items purchased for resale, rental, professional or commercial use.
6. Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line or technical support for software, hardware, or any other peripherals).
7. Used or antiques and collectible items of any kind (such as items designed for people to collect or items that over time become collectibles).
8. Rented, borrowed or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
9. Recycled, previously owned, refurbished, rebuilt or remanufactured items.
10. Game animals or specimens preserved for display (for example, fish, birds, reptiles, or mammals).
11. Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
12. Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer’s warranty.
13. Items that are lost or mysteriously disappear (mysterious disappearance means the vanishing of a Covered Purchase in an unexplained manner where there is an absence of evidence of wrongful act by a person or persons).
14. Items covered by a manufacturer’s recall or class action suit.
15. Application programs, computer programs, operating software, and other software.

Coverage does not apply to any item if it's Damaged or Stolen under these conditions:

1. Losses resulting from any intentional dishonest, fraudulent, or criminal act committed or arranged by You.
2. Items Stolen from the interior or exterior of any automobiles, watercraft/boat, aircraft, motorcycles and other vehicles, or common carriers. Items Stolen from courier or delivery vehicles are covered.
3. Losses resulting from war or hostilities of any kind (including but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
4. Items that are Stolen from any location or place (including, but not limited to, exercise facilities, places of employment, schools or places of worship) due to the lack of Due Diligence by You.
5. Losses due to normal wear and tear, misuse, gradual deterioration, or abuse.
6. Losses that cannot be verified or substantiated.
7. Damages caused by You through alteration including, but not limited to, cutting, sawing, shaping.
8. Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
9. Direct or indirect losses resulting from any Acts of God (including but not limited to, flood, hurricane, lighting, and earthquake).
10. Losses caused by liquid, fluids, oils, chemicals, or bodily fluids/excretions.
11. Items stolen or damaged at a new home construction site.

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. You must report the claim within sixty (60) days of the loss, or as soon as reasonably possible, or the claim may not be honored. We will ask You a few questions and advise You what documents We may need to support Your claim.

2. Complete Your claim submission with all requested documents within one hundred eighty (180) days of the date of incident or the claim may not be honored. We or our Administrator will notify You of our decision once We've processed Your claim.

   Required documentation may include the following:
   - Repair estimate for Damaged item(s).
   - Photograph clearly showing Damage, if applicable.
   - Receipt showing purchase of covered item(s).
   - Statement showing purchase of covered item(s).
   - Report from police listing any items Stolen.
   - Evidence of applicable insurance or protection (such as homeowners', renter's, or auto insurance policy).
   - Any other documentation that may be reasonably requested by Us or our Administrator to validate a claim.

3. To file a claim, please log into Your Account and perform the following steps:
   - Go to Activity;
   - Select the item from Your Covered Purchase for which You would like to file a claim;
   - Initiate Your Claim;
   - Select Your reason for claim; and
   - Fill out the required information and submit your claim for review.

4. A separate claim must be submitted for each individual item for which You are seeking to make a claim. Claims containing multiple items in a single submission will not be processed.

Legal Disclosures

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.

Damage and Theft Protection Insurance benefits are provided under a **Group Policy** issued by New Hampshire Insurance Company, an AIG company. These Guide to Benefits are summaries of any benefits provided to You and any insurance benefits are governed by the controlling **Group Policy** as applicable.

Effective Date of Benefits: June 1, 2026. These Guide to Benefits replace all prior disclosures, program descriptions, advertising, and brochures issued by any party. The master **Group Policy** or contract holder and the applicable insurer or obligated entity reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The **Group Policy** holder or contract holder can cancel the insurance benefits at any time or choose not to renew the insurance for all **Account Holders.** If these benefits are cancelled, You will be notified in advance. Benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to **Accounts** issued to U.S. citizens or legal residents of the United States or a United States territory, including the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, and Northern Mariana Islands. No person or entity other than You shall have any legal or equitable right, remedy, or claim for benefits, proceeds, and damages under or arising out of these programs. These benefits do not apply if Your **Account** card privileges have been cancelled. However, 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.

Legal Action: No action at law or in equity may be brought to recover under these benefits prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the benefit requirements. No such action may be brought after the expiration of three (3) years from the time written proof of loss is required to be furnished.

Transfer of rights or benefits: The **Group Policy** is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits is determined to be fraudulent, or if any fraudulent means or devices are used by You or anyone qualifying as a beneficiary to obtain coverage under the benefits, all benefits will be forfeited. No coverage is provided if You or anyone qualifying as a beneficiary does the following: (1) Conceals or misrepresents any fact upon which We rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any covered loss or damage.

Subrogation: If payment is made under these benefits, We are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to Us 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.

Sanctions: We shall not be deemed to provide coverage, and We shall not be liable to pay any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim, or provision of such benefit would expose Us, Our parent company, or Our 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.

Salvage: If Your loss involves an item that is not repairable, We may request You to send the item to Us for salvage at Your expense. Failure to remit the requested item for salvage to Us may result in denial of the claim.

Severability of Provisions: If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

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 Policy**, the **Group Policy** shall control. Provision of services is subject to availability and applicable legal restrictions. Representations or promises made by anyone that are not contained in the **Group Policy** are not part of Your coverage.

Washington Residents: For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The **EOC**, Key Terms, and Legal Disclosures are the entire agreement between you and us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Benefits and the **Group Policy**, the Guide to Benefits shall control.

Price Protection

If an item is purchased with Your 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 item purchase price and the lower price up to the amount paid for the item excluding shipping, taxes and fees with Your Account. You're covered for up to $500 per item, up to 4 items per year, per Account.

To be eligible for coverage, You must pay for the item at least in part with Your Account. We will only reimburse the lesser of the actual amount paid for with Your Account or the maximum coverage per item. The price difference must be greater than $5.00

How Long are You Covered	Within 90 (ninety) days of purchase or delivery of the item, whichever is first
Maximum Coverage per Item	Coverage is limited to the lesser of the following: ● $500 ● The amount charged to the Account. ● Four (4) claims per year

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, vintage, 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.
- E-gift cards, gift cards, promotional discount codes, and gaming redemption codes.
- Any items purchased from an auction, marketplace or outlet.
- 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, membership associations, 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.

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, please log into Your Account:
   a. Go to Activity.
   b. Select the purchase You want to file a claim for.
   c. Initiate Your claim.
   d. Select Your claim reason.
   e. Fill out the required information and submit Your claim for review.
2. Please submit Your claim and all requested documents within ninety (90) days of the date of purchase. We will notify You of Our decision once We've processed Your claim.
3. Please note: A separate claim must be submitted for each individual item. Claims containing multiple items in a single submission will not be processed.

No Fee Returns

If an item is purchased with Your 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 Account. You're covered for up to $250 per item, up to 4 items per year, per Account.

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

How Long are You Covered	Within 90 (ninety) days of purchase or delivery of the item, whichever is first
Maximum Coverage per Item	Coverage is limited to the lesser of the following: ● $250 ● The amount charged to the Account ● Four (4) claims per year

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.
- Products purchased at auctions.

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1. To file a claim, please log into your Account:
   a. Go to Activity.
   b. Select the purchase You want to file a claim for.
   c. Initiate Your claim.
   d. Select Your claim reason.
   e. Fill out the required information and submit Your claim for review.
2. Please submit Your claim and all requested documents within thirty (30) days of the date of return. We will notify You of our decision once we've processed Your claim.
3. Please note: A separate claim must be submitted for each individual item. Claims containing multiple items in a single submission will not be processed.

Refund Guarantee

If an item is purchased with Your Account and you are dissatisfied with the purchase, and the original merchant refuses to accept the item for return within sixty (60) days of purchase or delivery of the item, whichever is first, We may reimburse You for the original purchase price of the item up to the amount paid with Your Account. You're covered for up to $1,000 per item, up to 4 items per year, per Account.

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

How Long are You Covered	Within sixty (60) days of purchase or delivery of the item, whichever is first
Maximum Coverage per Item	Coverage is limited to the lesser of the following: ● $1,000 ● The amount charged to the Account**.** ● Four (4) claims per year

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.
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- 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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