



Technology Insurance Company, Inc.  
An AmTrust Financial Company

59 Maiden Lane, 43rd Floor, New York, NY 10038  
866-505-4048

**Policy Number:** TIC-CGS-CC-IL-081424  
**Policyholder:** Stripe, Inc.  
**Accountholder:** Link Account  
**Effective Date:** August 14, 2024, 12:01 a.m.  
**Expiration Date:** August 14, 2025, 12:01 a.m.

This Schedule of Benefits supersedes and replaces any and all previously issued Schedules of Benefits.

Coverage selected for Accountholder of the Policyholder. The Company agrees to insure the Accountholder who has been issued a Description of Coverage for the benefits described below.

Card Type	Benefit Name	Length of Coverage
Link Account	Damage and Theft Purchase Protection	90 Days
Link Account	Price Protection	90 Days
Link Account	Return Protection	90 Days

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

If an item is purchased with your Link Account and is damaged, lost, or stolen within 90 (ninety) days 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 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>
<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.
- 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, 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 it's 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 thirty (30) 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.

### 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.

3. 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.
4. Return the claim form and all requested documents within thirty (30) days of the date of incident. We will notify you of our decision once we've processed your claim.

## 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.

### HOW TO FILE A CLAIM

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

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5. 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.
6. Return the claim form and all requested documents within thirty (30) days of the date of incident. We will notify you of our decision once we've processed your claim.

## Illinois Additional Terms

This Guide is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to all insurance benefits described in this Guide.

Benefits are purchased and provided complimentary to You.

Damage and Theft Purchase Protection coverage ("Description of Coverage" or "DOC") is provided under a Group Policy of insurance issued by Technology Insurance Company, Inc. ("TIC") The DOCs in this Guide are intended as a summary of benefits provided to You. The attached Key Terms, DOCs and all the information about the insurance benefits listed in this Final Legal Disclosure is governed by the conditions, limitations, and exclusions of the Group Policy. Damage and Theft Purchase Protection are provided by TIC.

### **Effective date of benefits:**

Effective August 14, 2024, this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. We reserve the right to change the benefits and features of these programs at anytime.

**Benefits to You:** These benefits apply to cards issued in the United States by Stripe, Inc. to residents of the United States. The United States is defined as the 50 United States, 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, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if Your 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.

**Transfer of rights or benefits:** No rights or benefits provided under these benefits may be assigned without the prior written consent of the claim administrator for these benefits.

**Illegal Activity, Misrepresentation and Fraud:** Benefits shall be void if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits under this Guide would violate United States economic or trade sanctions, the coverage will be void.

**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 provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under these benefits must transfer to the provider 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 rights will be recovered by You.

**Salvage:** If an item is not repairable, the administrator may request You or gift recipient send the item to the administrator for salvage at Your or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

**Other Insurance.** Coverage will be shared proportionally with other similar or applicable insurance or indemnity available to You unless indicated within the Guide. 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 Guide.

**Conformity of Statute:** If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

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