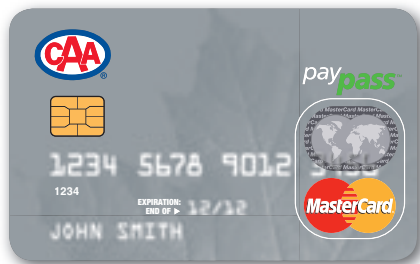


CAA MasterCard® Insurance



**CAA Premium
MasterCard®***



**CAA No Fee
MasterCard®***



**CAA Low Rate
MasterCard®***

CAA MasterCard®* Insurance Benefits

Insurance Benefit	CAA Premium MasterCard	CAA No Fee MasterCard	CAA Low Rate MasterCard
Common Carrier Travel Accident Insurance ¹	\$1,000,000	\$1,000,000	\$100,000
Baggage Delay ¹	✓	✓	✓
Purchase Assurance ²	✓	✓	✓
Extended Warranty ²	✓	✓	✓
Flight Delay ²	✓	X	X
Car Rental Collision/Damage Waiver ²	✓	✓	X
Trip Cancellation ²	✓	X	X
Trip Interruption ^{2, 3}	✓	✓	X
Rental Car Accident Insurance ¹	\$300,000	\$300,000	X
Travel Assistance Services ⁴	✓	✓	X
BalanceGuard™ Balance Protection ⁵	Optional	Optional	Optional

1. Benefits are underwritten by Chubb Insurance Company of Canada. Details of your coverage, including terms, conditions, limitations and exclusions, are in the Certificate of Insurance provided with your Card.

2. Benefits are underwritten by American Bankers Insurance Company of Florida and/or American Bankers Life Assurance Company of Florida, Assurant Solutions™+ companies. Details of your coverage, including terms, conditions, limitations and exclusions, are in the Certificate of Insurance provided with your Card.

3. The Trip Interruption Insurance on the Bridgewater Bank CAA No Fee MasterCard is different from the Trip Interruption Insurance found on the Bridgewater Bank CAA Premium MasterCard. Refer to the Certificate of Insurance for full terms, conditions and limitations.

4. Travel Assistance Services are services only, not insurance benefits. Any costs incurred for, or in connection with such services will be charged to your Card (subject to credit availability).

5. Benefits are underwritten by American Bankers Insurance Company of Florida and/or American Bankers Life Assurance Company of Florida, Assurant Solutions™+ companies. Details of your coverage, including terms, conditions, limitations and exclusions, are in the Certificate of Insurance provided upon your enrolment.

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TM+ Trademark of Assurant Solutions Companies