

Discover® Payment Protection

Quick Reference Guide

Please visit [Discover.com/DPP](https://www.discover.com/DPP) to view your Discover Payment Protection Terms and Conditions for exclusions that may apply.

Long Term Benefits

Qualifying Events	Definition	Benefit Period
Involuntary Unemployment	“Involuntary Unemployment” means a Covered Person suffers a total loss of salary or wages as the result of the loss of employment due to layoff, general strike, lockout, or involuntary termination of employment by the employer (excluding termination for willful or criminal misconduct) or, if self-employed, proof of loss of business income.	Up to 24 months*
Disability	“Disability” means the Covered Person suffers an accident or illness that prevents the Covered Person from performing the material and substantial duties of their job or, if the Covered Person is retired or otherwise unemployed, that would prevent the Covered Person from performing the normal material and substantial activities for a person of the same age.	Up to 24 months*
Hospitalization	“Hospitalization” means a Covered Person’s admission to a licensed hospital under a physician’s care for at least one overnight stay.	Up to 24 months*
Leave of Absence	“Leave of Absence” means the Covered Person’s leave of absence from employment: (a) to care for a new baby, a new adopted child or an incapacitated family member (parent, child, Spouse or Domestic Partner) as described in the Family and Medical Leave Act; (b) as a result of a call to active military service as defined by the federal Servicemembers Civil Relief Act; (c) as a result of enrollment and attendance in an employer sponsored education program.	Up to 24 months*

Qualifying Events	Definition	Benefit Period
Death of Child, Spouse or Domestic Partner	“Death of a Child, Spouse or Domestic Partner” means the death of a Covered Person’s child, Spouse or Domestic Partner.	6 months
Federal or State Disaster	“Federal or State Disaster” means that a Covered Person’s lost income of \$500 or more or suffered property damage of \$500 or more due to a federal or state declared disaster in the place where the Covered Person resides or is employed.	6 months

*Long Term Benefits will be provided for up to 24 months for a single Qualified Event but could end sooner. After the Initial Benefit Period activation (three billing periods) has been granted, in order to receive continuing benefits, you must provide evidence every 3 billing periods. Please consult your Discover Payment Protection Terms and Conditions for further explanation.

Short Term Benefits

Qualifying Events	Definition	Benefit Period
Short Term Benefits	Short Term Benefits are provided for a Covered Person’s (a) marriage, (b) move to a new primary residence, (c) divorce, (d) adoption or birth of a child, (e) graduation from high school, college, university or graduate school, (f) new job or job promotion, or (g) retirement.	3 months