Coverage limitations:

- Completed and signed claim form.
- MasterCard receipt showing covered item.
- MasterCard statement showing covered item.
- Evidence of damage or loss.
- Two (2) forms of identification, or as required by the service provider.
- If applicable, vehicle registration number, insurance policy information, and/or police report.
- Any other documentation that may be reasonably requested to validate a claim.

What is NOT covered:

- Uses of your vehicle, unless pre-arranged by MasterAssist.
- Repair, maintenance, and service costs for rental vehicles.
- Travel, transportation, or accommodations related to your use of a rental vehicle.
- Rental vehicles where Collision/Damage Waiver coverage was accepted/purchased by you or your covered party.
- Rental periods that exceed or are intended to exceed 31 consecutive days.
- Rental vehicles that do not meet the minimum requirements for a valid rental contract.
- Rental vehicles that are not delivered or picked up at a known place under circumstances that would indicate the probability of theft.
- Rental vehicles being used for hire, for commercial use, as a public or private carrier, or in any similar business activity.
- Rental vehicles where you do not have an additional service contract or an optional extended warranty, this coverage does not apply.
- Rental vehicles that are not maintained in a manner consistent with the expected performance of the vehicle.
- Rental vehicles where the failure or the claim may not be honored.

Where you are covered:

- Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or private carrier, or in any similar business activity.
- Losses caused by inherent product defects or pre-existing conditions.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Land, any buildings (including, but not limited to, homes and dwellings), permanently planted trees, shrubs, plants, shrubs, trees, animals, pets, consumables, and perishables.
- Professional Services (including, but not limited to, the performance or rendering of labor; work; maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, computer programs, operating software, and other software.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorist attack, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, or illegal activity or acts.
- Any loss or damage not caused by a covered event.

MasterCard Global Service

Insurance Coverage

This Guide provides a summary of the benefits of each program. You may also want to make a photocopy of this Guide, to take with you on your trip. This Guide applies to travel and retail purchases made on or after February 1, 2008, and supersedes any previous Guide or program terms and conditions. If you have questions or require additional assistance, please call MasterCard Global Service at 1-888-627-3900.

This Guide is not intended to be a complete legal description of all terms, conditions, and limitations of the programs described herein. You should carefully read the program terms and conditions and any applicable documentation before using the programs. The programs are subject to change without notice. You are responsible for understanding and complying with all terms, conditions, and limitations of the programs. The programs are available only to MasterCard cardmembers at the time of purchase or issuance of the figuring cardmember agreement and are not available to MasterCard cardmembers who have had their account revoked or who have been reported to a credit bureau. The programs are subject to change without notice. The maximum amount that can be covered under these programs is subject to change without notice. The programs are not available in all countries. Please consult your vehicle rental agency before you travel.

VISA 124550_Commercial_GTB_1.qxd  9/14/07  12:08 PM  Page 2
The chart below identifies the specific benefits of each program at a glance. We suggest you take advantage of them whenever possible.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterAssist</td>
<td>Assists with transportation during medical emergencies.</td>
</tr>
<tr>
<td>VAT Reclaim Service</td>
<td>Helps with tax savings.</td>
</tr>
<tr>
<td>MasterCard® Travel Protection</td>
<td>Provides coverage for lost, stolen, or damaged luggage.</td>
</tr>
<tr>
<td>Cash Advance Assistance</td>
<td>Helps with cash flow during an emergency.</td>
</tr>
</tbody>
</table>

Reminder: Please refer to the Final Legal Disclosure section. MR-CORP-DCB (1-05)
extensions of the original warranty.

The chart below identifies the specific benefits of each program at a glance. We suggest you take note of the coverage provided by each program.

Extension Options:

- MasterAdd-On
- MasterⅡ
- MasterⅢ
- MasterⅣ

The administrator will decide if a covered failure will be repaired or replaced or whether you will receive a refund.

Reminder: Please refer to the Final Legal Disclosure section.

EW-CORP-DCB (1-05)

I. GENERAL DEFINITIONS

- Covered damages include:
  - Repair of covered equipment
  - Installation of new parts
  - Repair of installed items, fixtures, or structures.

- Indirect or direct damages resulting from a covered claim.
- Theft of, or damage to, unlocked or unsecured vehicles.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

- Covered damages include:
  - Repair of covered equipment
  - Installation of new parts
  - Repair of installed items, fixtures, or structures.

- Indirect or direct damages resulting from a covered claim.
- Theft of, or damage to, unlocked or unsecured vehicles.
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  - Installation of new parts
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  - Installation of new parts
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- Theft of, or damage to, unlocked or unsecured vehicles.
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  - Repair of covered equipment
  - Installation of new parts
  - Repair of installed items, fixtures, or structures.

- Indirect or direct damages resulting from a covered claim.
- Theft of, or damage to, unlocked or unsecured vehicles.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
• Any rental vehicle that has a manufacturer's suggested retail price that exceeds USD $50,000.

• Items you purchase with your MasterCard card and give as gifts also are covered.

• You, your associates, and your immediate family are covered by the Secondary Personal Effects Coverage. You may use the benefits to replace household items that are stolen for 90 days from the date of purchase as indicated on your MasterCard receipt. The benefits are available worldwide. 

• If you purchase a service contract or an optional extended warranty of 12 months or less from the same manufacturer that provides the original warranty, the Multiple Warranty Components Coverage may cover the multiple warranty components for the period that the original warranty is in force. This period begins on the date of purchase of the original warranty. The Multiple Warranty Components Coverage may cover the multiple warranty components for the period that the original warranty is in force.

• Depreciation, diminishment of value, administrative, or other fees charged by the vehicle rental agency.

• Vehicles with a rental agreement/contract that exceeds or is intended to exceed a rental period of 31 consecutive days from a rental agency.

This coverage is not all-inclusive, which means it does not cover such things as personal injury or property damage to others or their property, any loss involving the rental vehicle being used for hire, for commercial use, or as a public or private livery conveyance.

The MasterCard cardholders and those designated in the vehicle rental agreement/contract as authorized drivers under the rental agreement/contract are covered for normal service due to broken parts or material or structural failures. Normal service does not include normal wear and tear. Normal service includes replacing or repairing a part or material or structural failure that is broken in the ordinary course of use. Normal service excludes any loss resulting from a covered failure.

In the event of a loss involving the rental vehicle, you must decline the Collision/Damage Waiver offered by the vehicle rental agency. If you do, you must rent the vehicle in your name and rent the vehicle in your state or your state of residence. If you rent the vehicle in your name, you must provide proof of insurance to the vehicle rental agency. If you rent the vehicle in your state or your state of residence, you must provide proof of insurance to the vehicle rental agency.

You must initiate and pay for the entire rental agreement/contract (tax, gasoline, and airport fees are not covered). You must not allow anyone not listed on your MasterRental Card to drive the rental vehicle. You must provide proof of payment to the vehicle rental agency. You must provide proof of payment to the vehicle rental agency. You must provide proof of payment to the vehicle rental agency.

If you purchase a service contract or an optional extended warranty of 12 months or less from the same manufacturer that provides the original warranty, the Multiple Warranty Components Coverage may cover the multiple warranty components for the period that the original warranty is in force. This period begins on the date of purchase of the original warranty. The Multiple Warranty Components Coverage may cover the multiple warranty components for the period that the original warranty is in force.

You must call 1-800-MC-ASSIST to report all losses. You must call 1-800-MC-ASSIST to report all losses. You must call 1-800-MC-ASSIST to report all losses. You must call 1-800-MC-ASSIST to report all losses. You must call 1-800-MC-ASSIST to report all losses.

You must report all losses to the vehicle rental agency from which you rented your vehicle. Please contact 1-800-MC-ASSIST for further details.

To get coverage:

• You must have a mastercard credit card or a businesscard credit card.

• The administrator will decide if a covered failure will be repaired or replaced or whether you will be reimbursed up to the amount paid for the item. The administrator will decide if a covered failure will be repaired or replaced or whether you will be reimbursed up to the amount paid for the item. The administrator will decide if a covered failure will be repaired or replaced or whether you will be reimbursed up to the amount paid for the item.

• You may be unable to receive benefits in Australia, Ireland, Israel, Italy, Jamaica, and New York State. In New York State, the modification does not apply and is not in effect.

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• Indirect or direct damages resulting from a covered loss.

• Game animals, pets, or specimens preserved for display (for example, in a museum, zoo, public park, or similar location).

• Rented, leased, or borrowed items for which you will be held responsible.

• Purchases, purchases, or purchases, or purchases, or purchases, or purchases, or purchases, or purchases.

• Traveler’s checks, tickets of any kind (for example, for airlines, sporting events, concerts, or trains), stamps, games, and similar items.

• Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer’s warranty.

• Losses caused by inherent product defects or pre-existing conditions.

• Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).

• Rented, leased, or borrowed items for which you will be held responsible.

Key term:

Warranty coverage. Extended Warranty Coverage is an insurance program. This program provides coverage for the failure of a vehicle that is under warranty and that is being repaired or replaced by a vehicle rental agency. The program covers the vehicle’s original manufacturer’s (or U.S. storebrand’s) warranties that differ for parts, labor, and so on.

This program is designed to provide you with additional protection against the cost of repairs or replacements that may be required during the warranty period. This program is designed to provide you with additional protection against the cost of repairs or replacements that may be required during the warranty period. This program is designed to provide you with additional protection against the cost of repairs or replacements that may be required during the warranty period.

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• Losses caused by inherent product defects or pre-existing conditions.

• Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).

• Rented, leased, or borrowed items for which you will be held responsible.

Key term:
covers more than 60 months, Extended Warranty benefits will not apply.

- If either the original manufacturer’s (or U.S. store brand’s) warranty or the service contract amount charged on your MasterCard card or USD $10,000, whichever is less.

- Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels.

- Antique vehicles (vehicles that are more than twenty (20) years old or that have not been used for the purpose for which they were made)

Coverage limitations:

- The MasterCard cardholders and those designated in the vehicle rental agreement/contract as the authorized driver of the rental vehicle.

- You must purchase the new item entirely with your MasterCard card for yourself or to give as a gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

- Excluded rental vehicles:
  - The kind of coverage you receive:
  - Key terms:
  - Duration of Coverage:

Reminder: Please refer to the Final Legal Disclosure section.

To get coverage:

- Indirect or direct damages resulting from a covered claim.
- Theft of, or damage to, unlocked or unsecured vehicles.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

- Normal service due to normal wear and tear.
- Normal service due to broken parts or material or structural failures.

- Any shipping charges, transportation and delivery charges, or promised time frames for delivery of an item are not covered.
- A Stolen or Lost Product is not covered.
- The Product is not stolen.
- The loss or the claim may not be honored.
- The loss or the claim is not covered due to the nature or type of loss or claim.
- The loss or the claim is not covered due to the kind of coverage you receive.
- The loss or the claim is not covered due to the key terms.
- The loss or the claim is not covered due to the duration of coverage.

- The MasterCard cardholders can benefit from the security and safety offered through Purchase Assurance Coverage.

- The practice physician to consult the Beneficiary’s hotel or current location while traveling.

- It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder.

- The Beneficiary. It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder.

- To get coverage:
  - Any Beneficiary’s common law spouse, and his or her children.
  - Any shipping charges, transportation and delivery charges, or promised time frames for delivery of an item are not covered.
  - A Stolen or Lost Product is not covered.
  - The Product is not stolen.
  - The loss or the claim may not be honored.
  - The loss or the claim is not covered due to the nature or type of loss or claim.
  - The loss or the claim is not covered due to the kind of coverage you receive.
  - The loss or the claim is not covered due to the key terms.
  - The loss or the claim is not covered due to the duration of coverage.
  - The practice physician to consult the Beneficiary’s hotel or current location while traveling.

- Although MasterAssist service may be provided by AXA Assistance USA, the Beneficiary will retain control of the service.

- All services rendered are only to the benefit of the Beneficiary.

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- To get coverage:
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  - The loss or the claim is not covered due to the duration of coverag
covers more than 60 months, Extended Warranty benefits will not apply.

• If either the original manufacturer’s (or U.S. store brand’s) warranty or the service contract
  manufactured for at least ten (10) years) or limousines.

Coverage limitations:

• All sport utility trucks. These are vehicles that have been or can be converted to an open, flatbed
  transportation/Medical evacuation

✓ ✓ ✓ ✓ ✓

✓ ✓ ✓ ✓ ✓

✓ ✓ ✓ ✓ ✓

✓ ✓ ✓ ✓ ✓

• If you do not have an additional service contract or an optional extended warranty, this
  period will be duplicated up to a maximum of 12 months. Should you fail to properly register
  the original warranty as required by manufacturer, Extended Warranty will only double the actual

• The original purchase does not have to be registered to receive this benefit.

• The item must have an original manufacturer’s (or U.S. store brand) warranty of 60 months or less.

• The original purchase does not have to be registered to receive this benefit.

• You must purchase the new item entirely with your MasterCard card for yourself or to give as

To get coverage:

• Submit the following documentation within 180 days of the incident or the claim will not be
  honored.

– Completed and signed claim form.
– Proof of loss.
– Photograph clearly showing damage, if applicable.

Duration of Coverage:

As long as You remain a MasterCard cardholder in good standing,

• You may be unable to receive benefits in Australia, Ireland, Israel, Italy, Jamaica, and New

– Any other documentation that may be reasonably requested to validate a claim.

Eligibility:

• You must decline the Collision/Damage Waiver offered by the vehicle rental agency.

• You must rent the vehicle in your

– Any other documentation that may be reasonably requested to validate a claim.

International through AXA Assistance USA, You must be a beneficiary as defined below.

Membership to the program is non-transferable.

International through AXA Assistance USA, You must be a beneficiary as defined below.

Membership to the program is non-transferable.
extends more than 60 months, Extended Warranty benefits will not apply.

- If either the original manufacturer’s (or U.S. store brand’s) warranty or the service contract
  per cardholder account per twelve (12) month period.

Coverage limitations:

- All sport utility trucks. These are vehicles that have been or can be converted to an open, flatbed
- The gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

Key terms:

- All sport utility trucks. These are vehicles that have been or can be converted to an open, flatbed
- MasterCard receipt showing covered item.
- MasterCard statement showing covered item.
- ... a factory-authorized service provider.
- Any other documentation that may be reasonably requested to validate a claim.

How to file a claim for Extended Warranty coverage:

- Submit the following documentation within 90 days from the date of failure or the claim
- Completed and signed claim form.
- MasterCard receipt showing covered item.
- MasterCard statement showing covered item.
- Any other documentation that may be reasonably requested to validate a claim.

What is NOT covered:

- Application programs, operating software, and other software.
- MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the
- Items left in public sight, out of arm’s reach, lacking care, custody, or control by the
- Losses caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Professional Services (including, but not limited to, the performance or rendering of labor or
- Items that are stolen from any location or place (including, but not to exceed the limits outlined below.
- Reasonable loss of use charges imposed by the vehicle rental agency for the period of time
- Items left in public sight, out of arm’s reach, lacking care, custody, or control by the
- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Items purchased for resale or rental use.
- Professional services (including, but not limited to, the performance or rendering of labor or
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- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Items purchased for resale or rental use.
These benefits apply only to MasterCard cardholders whose cards are registered. Remember to refer to the Final Legal Disclosure section.

- Information for preparing a journey
- Information on visas, passports
- Information on inoculation requirements for travelers
- Information on foreign exchange rates and value-added taxes
- Referrals to Embassies or Consulates
- Accident and sickness insurance

Español: 1-800-633-4466
French: 1-800-633-4466
German: 0800-21-8235
Austria: 0800-21-8235
France: 0800-96-4767
UK: 0800-96-4767

You are responsible for emergency road service charges incurred by towing facilities not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.

Advance payment for bail bond—Up to USD $5,000

In case of a conflict between the Guide and the master insurance policies, or a member's, or the MasterCard actual offerings, such master policies or actual offering shall control.

MasterCard Corporate Purchasing Card
MasterCard Government Fleet Card
MasterCard Government Purchasing Card

Professional Card

To report lost or stolen cards, do so immediately. MasterCard's 24-hour lost and stolen card reporting service will take precedence over the non-contribution clause found in any other insurance policies.

We'll pay for transportation to another medical facility or your home. If you're traveling with dependent children, we'll arrange, and pay, for their return home if your hospitalization is expected to last 8 days or more.

What is covered:
- We'll pay for your transportation to a hospital or to your own home.
- If you're traveling with a dependent child, we'll arrange and pay for their return home if your hospitalization is expected to last 8 days or more.
- We'll cover up to USD $5,000 for emergency medical transportation.
- We'll cover up to USD $5,000 for the repatriation of remains.

How to file a claim:
- Obtain a claim form.
- Contact your insurance company to report the claim.
- Keep all records and receipts.

The Beneficiary is entitled to obtain the following services:
- Traveling alone:
  - Transmission of urgent messages from the Beneficiary to relatives, business associates, friends, or employer.
  - Transmission of urgent messages from the Beneficiary to U.S. Consular or Embassy officers as required by the Beneficiary.
- In the event of the Beneficiary's death:
  - All services as listed above, plus:
    - Arrangement of local funeral services.
    - Immediate representation of the Beneficiary's interests.
    - Administration of the Beneficiary's estate.
    - Transmission of urgent messages from the Beneficiary to relatives, business associates, friends, or employer.
    - Transmission of urgent messages from the Beneficiary to U.S. Consular or Embassy officers as required by the Beneficiary.

Important information: Please read and keep. To the extent that any benefits provided under this Guide are inconsistent with the provisions of any insurance policies, the insurance policies will control. However, no rights or benefits provided by any insurance policies are intended to restrict or diminish the benefits provided by this Guide. It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder, and can be charged to the cardholder's account, subject to authorization by the Card Issuer.
What is NOT covered:

• Information for preparing a journey
• Information on visas, passports
• Information on inoculation requirements for... and duty regulations,
• Information on foreign exchange rates and value-added taxes
• Referrals to Embassies or Consulates

If you have a rental vehicle, be sure to call the car rental agency before you call

cancellation, or non-renewal, subject to the terms and conditions of coverage.

Where you're covered:

• If you are jailed (or threatened to be) following a road traffic accident, MasterAssist can appoint

• Advance payment for bail bond—Up to USD $5,000

• Legal Assistance—Up to USD $1,000

This Guide is intended as a summary of services, benefits, and coverages and, in case

Receipt or possession of this Guide to Benefits does not guarantee

Subrogation:

The insurer reserves the right to seek reimbursement from any other person or entity responsible for injury, loss or damage,

Who is covered:

• If an item is not repairable, the claim administrator may request that the cardholder or

• At locales 100 miles or more from your home*, except in Afghanistan, Iran, Iraq, Kampuchea,

• When you're traveling alone and hospitalized outside the United States for more than 8 days,

• When you're covered:

**Terms and Conditions:**

Benefits are purchased by MasterCard and provided free to you, but non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

**Subrogation:**

The insurer reserves the right to seek reimbursement from any other person or entity responsible for injury, loss or damage, for any loss or damage the insurer pays under MasterAssist coverage or any claim for which the insurer is obligated to pay under MasterAssist coverage.

**Termination:**

The insurer may terminate MasterAssist coverage at any time without notice, if the insurer determines that the information furnished to the insurer is not accurate or complete, and/or that the cardholder or an authorized user of the card has concealed or misrepresented any material fact concerning this coverage.

**Transfer of Rights or Benefits:**

MasterAssist benefits are non-transferable.

**Miscellaneous:**

The coverage provided by MasterAssist is in addition to and not in lieu of any other insurance or benefit programs or benefits to which the cardholder may be entitled.

**U.S. Toll free:** 1.800.306.6068

**Español:** 1-800-633-4466

**Cardholder Services:** 1-800-MC-ASSIST
MasterAssist will make available to Beneficiary:

- **Emergency Road Service**: Call MasterCard Global Service or 1-800-MC-ASSIST. We'll send someone to the rescue. This is not only reassuring, but it may also save you time and expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

- **Legal Assistance**: Up to USD $1,000. FLD-2 (3/05) to AXA Assistance the rights to receive benefits and/or reimbursement payable under other health or dental insurance for covered services performed or paid for by AXA Assistance.

- **Travel Assistance**: Visa 1-800-306-6068 United States Toll Free: 1-800-306-6068 For claims involving travel to the U.S., please call 1-800-306-6068. This assistance is not available in certain foreign countries or locations.

- **Medical Assistance**: For medical expenses if you are hospitalized due to illness or accident. We will assist you in obtaining prior authorization from your insurance company or any company you have the privilege to be covered by.

- **Bail Bond**: Up to USD $5,000 for yourself or a family member. If you are jailed (or threatened to be) following a road traffic accident, MasterAssist can appoint a lawyer to represent you. You may choose to be represented by a lawyer selected by MasterAssist or select a lawyer of your own choice.

- **Salvage**: To the claim administrator for salvage at the cardholder’s or gift recipient’s expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

- **Cash Advance**: To the claim administrator if you are out of funds during travel outside the United States. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your insurance coverage was cancelled, or non-renewal, subject to the terms and conditions of coverage.

- **Accident Insurance**: For injuries suffered in an accident that results in death, bodily injury, or property damage, provided the incident occurs while you are traveling outside the United States.

- **Home Owners Insurance**: For damage to your home, while you are traveling outside the United States.

- **Disability Insurance**: For medical expenses if you are hospitalized due to illness or accident.

- **Hospitalization Insurance**: For medical expenses if you are hospitalized due to illness or accident.

- **Medicare Payments**: For medical expenses if you are hospitalized due to illness or accident.

- **Replacement Card**: If your card is lost or stolen while you are traveling outside the United States. You will be reimbursed up to USD $50.

- **Other Benefits**: To the claim administrator for any other benefits you become eligible for while you are traveling outside the United States.

- **Dependent Coverage**: To the claim administrator for coverage for all cardholders. If we do cancel these benefits, you will be notified at least sixty (60) days in advance. If you are eligible for any benefits as a result of the covered event on the date of termination, we will make available any benefits you were eligible for prior to the date of termination. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations.

- **Cancellation of Benefits**: If your insurance is cancelled for any reason, your benefits will terminate thirty (30) days prior to your cancelled date. If you have any questions, please call 1-800-MC-ASSIST or contact your card-issuing financial institution directly for questions concerning reporting, emergency card replacement, and emergency cash advance. Call MasterCard Global Service immediately to report your card lost or stolen while you are traveling outside the United States.

Effective February 1, 2008, this Guide replaces all prior versions. For complete and current information and a list of the MasterCard cards that are eligible for these benefits, visit our Web site at www.mastercard.com or call the United States toll free at 1-800-MC-ASSIST.
Guide to Benefits

Reminder: Please refer to the Final Legal Disclosure section.

1-800-MC-ASSIST

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Services, supplies, or charges not prescribed by, or performed by, or upon the direction of a Card refers to MasterCard MasterAssist will also follow up with the Beneficiary in each case to ensure that the service rendered was satisfactory.

Money Protection coverage are provided under a master policy of insurance issued by Virginia Surety Company, Inc. This Guide is... herein, Virginia Surety Company, Inc. (“VSC”) collects personal information about you from the following sources:

money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your MasterCard Card account.

Services provided under this Guide are arranged by MasterCard Global Service. In each case covered by this Guide, MasterCard Global Service will arrange the service you need, and you will be billed directly by the professional or enterprise providing the service. MasterCard Global Service may also hire agents or contractors to provide you with assistance. In any case, AXA American Insurance Company (“AXA”) is responsible for the claims and if you have a rental vehicle, be sure to call the car rental agency before you call. You will be billed up to $100 for emergency road service, plus any mileage you incur.

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These benefits apply only to MasterCard cardholders whose cards are issued by banks or other financial institutions participating in the MasterCard Global Service. Use of this Guide is subject to the terms of the Guide and the terms of the participating bank or other financial institution's credit card agreement and policy. The Guide is not a policy or contract of insurance or other contract. If you are considering purchasing insurance, you should consider all relevant facts and consult an insurance professional or your insurance agent. If you have any questions about whether you are covered, you should contact your MasterCard participating bank or other financial institution. This Guide is not a warranty or guarantee of MasterCard actual offerings, such master policies or actual offering shall control.

**5. TRAVEL-ORIENTED EMERGENCY ASSISTANCE**

- **Emergency Cash Advances:** Up to USD $5,000
- **Travelers Check Replacement:** Lost or stolen travelers checks
- **Cash Advance Card Replacement:** Lost or stolen cash advance card
- **Lost or Stolen Credit Card Replacement:** Lost or stolen credit card
- **Lost or Stolen Check Replacement:** Lost or stolen check
- **Urgent Message Relay:** Urgent messages sent by telephone to your city of residence, whichever is sooner. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.
- **Accident or Serious Illness Travelers Assistance:** Assistance if you are removed from the scene of an accident or if you become seriously ill while traveling.
- **Car Breakdown:** We'll send someone to the rescue. This is not only reassuring, but it may also save you money. We can arrange for your car to be towed to a service station and suggest you the closest one.
- **Emergency Road Service:** Emergency road service is not available in areas not regularly traveled, in “off-road” areas, such as gravel, dirt or back roads.
- **Emergency Travel Assistance:** If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, just call 1-800-MC-ASSIST. We'll help you contact qualified service providers. In Austria ..............................................................0800-21-8235
In France ..................................................................................0800-96-4767
In the United Kingdom ..................................................................0800-96-4767

- **Medical Emergencies:**
  - **Medical Evacuation:** We'll arrange, and pay, for transportation to another medical facility or your home. If you're traveling with dependent children, we'll arrange, and pay, for their return home if your hospitalization is expected to last 8 days or more.
  - **Recovery of Minor Child:** If you are hospitalized while traveling alone, we'll make arrangements to obtain care. If needed, we'll arrange an in-patient hospital room at a recovery facility and pay for it.
  - **Repatriation of Remains:** If you die while traveling, we'll arrange for your remains to be sent home, pay for repatriation, and, if applicable, for transportation to the United States. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.

**Emergency Road Service Benefits**

- **Lost or Stolen Credit Card Replacement:** Lost or stolen credit card
- **Lost or Stolen Check Replacement:** Lost or stolen check
- **Emergency Cash Advances:** Up to USD $5,000
- **Travelers Check Replacement:** Lost or stolen travelers checks
- **Cash Advance Card Replacement:** Lost or stolen cash advance card
- **Urgent Message Relay:** Urgent messages sent by telephone to your city of residence, whichever is sooner. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.
- **Accident or Serious Illness Travelers Assistance:** Assistance if you are removed from the scene of an accident or if you become seriously ill while traveling.
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**Important Information:**

- **Transfer of Rights or Benefits:** If you die while traveling, MasterAssist will act on your behalf to protect your rights and to settle claims. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your trip was extended.
- **Non-Exclusive:** We'll try to help you with many different situations, but we're not responsible for everything that can or cannot happen to you. In the event of a conflict between the Guide and the master insurance policies, or a member's, or the MasterCard actual offerings, such master policies or actual offering shall control.
- **Subrogation:** If payment is made under these benefits, the insurance company is entitled to subrogation and, in the event of a conflict between the Guide and the master insurance policies, or a member's, or the MasterCard actual offerings, such master policies or actual offering shall control.
- **Information:** The information in this Guide is intended to be accurate and complete. However, it is not intended to serve as a substitute for professional advice or the advice of your own financial institution.
- **Privacy:** Information the insurer gathers from you, from your request for insurance coverage, or other forms you furnish to the insurer, such as your name, address, telephone number, and information about your transactions or your use of your Bank's facilities, will be used to process your claim and to maintain your records. The insurer does not disclose any personal information about you to any other person or entity except under the circumstances we may have lawfully been authorized to do so.
- **Coverage:** Coverage is limited to emergency medical services resulting from accidental injury or emergency dental services resulting from accident or illness and subsequent loss of employment or wages.
- **Exclusions:** MasterAssist provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, and internet address. They are independent contractors or agents of the provider and are solely responsible for their own acts and omissions, whether or not related to the matters covered by the Guide. This Guide is not a policy or contract of insurance or other contract. If an item is not repairable, the claim administrator may request that the cardholder or the card issuer return the item to the manufacturer for replacement or other action.

**Additional Information:**

- **Emergency Road Service:** If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, just call 1-800-MC-ASSIST. We'll help you contact qualified service providers.
- **Medical Emergencies:** If you die while traveling, we'll arrange for your remains to be sent home, pay for repatriation, and, if applicable, for transportation to the United States. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.

**Important Information:**

- **Transfer of Rights or Benefits:** If you die while traveling, MasterAssist will act on your behalf to protect your rights and to settle claims. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your trip was extended.
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- **Privacy:** Information the insurer gathers from you, from your request for insurance coverage, or other forms you furnish to the insurer, such as your name, address, telephone number, and information about your transactions or your use of your Bank's facilities, will be used to process your claim and to maintain your records. The insurer does not disclose any personal information about you to any other person or entity except under the circumstances we may have lawfully been authorized to do so.
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What is NOT covered:

- Emergency road service.

Who is covered:

- You're covered from the day you leave until midnight of the 60th day of your trip, or the day you return home, whichever comes first.

Cancellation:

The effective date of benefits is the date your account is activated or the date of card issuance, whichever is later. Benefits are valid for a period of 60 days from the effective date.

Subrogation:

If you submit a claim to your own insurance company first, then we'll help cover the difference. The insurance benefit you receive under the policy of the other insurer is subject to the non-contribution clause found in your insurance policies.

Legal Assistance:

If a cardholder's mailing address is in the State of New York, the mileage requirement is not applicable.

Insurance:

This Guide is intended as a summary of services, benefits, and coverages and, in case of dispute, the policy or contract of insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Subrogation:

All parties are expected to exercise due diligence to avoid or diminish any theft, loss, or damage to your property or that of another party.

Repayment:

If a party or cardholder receives payment under these benefits, the party or cardholder is required to secure the rights to receive benefits and/or reimbursement payable under other health or dental insurance for covered services performed or paid for by AXA Assistance.

Subrogation:

Any party or cardholder who receives payment under these benefits must cooperate to enable AXA Assistance to collect such amounts from other parties or persons. Any party or cardholder who receives payment under these benefits will be deemed to have agreed to release AXA Assistance and its agents and employees from any further liability or possible claims that the cardholder or party may have against AXA Assistance and its agents or employees in respect of the benefits.

iii. Cost of the Assistance Services Provided:

MasterAssist charges a flat fee for services provided. This fee is determined by the type of service requested and the duration of coverage.

Luggage Assistance:

MasterAssist will provide assistance in locating lost luggage and shall provide to the cardholder, or pay, for the cost of travel to the nearest luggage office or baggage claim office.

In the event that the luggage office or baggage claim office is unable to locate the luggage, MasterAssist shall provide assistance in locating the luggage and shall provide to the cardholder, or pay, for the cost of travel to the nearest luggage office or baggage claim office.

In the event of lost or stolen cash, Travelers Checks, credit and charge cards or in the event that there is a loss of personal belongings, MasterAssist will provide assistance in replacing them by contacting local police, airline, hotel, or other appropriate authority. If the cardholder requests, MasterAssist will provide a copy of the report to the cardholder.

In the event of the Beneficiary's death, MasterAssist will provide assistance in locating the Beneficiary and shall provide to the cardholder, or pay, for the cost of travel to the nearest luggage office or baggage claim office.

In the event of the Beneficiary's death, MasterAssist will also provide assistance in locating the Beneficiary's family and shall provide to the cardholder, or pay, for the cost of travel to the nearest luggage office or baggage claim office.

Travel Assistance Services (such as, medical or legal bills):

MasterAssist shall provide assistance in obtaining medical or legal services requested of MasterAssist and shall provide to the cardholder, or pay, for the cost of these services.

In no event will these insurance benefits apply as contributing insurance. The non-contribution clause found in any other insurance policies will apply to these benefits.

All parties are expected to exercise due diligence to avoid or diminish any theft, loss, or damage to your property or that of another party.