

Guide to Benefits



World MasterCard® Cardholder Benefits

Important information. Please read and save.

This Guide to benefits contains detailed information about extensive travel, insurance, and retail protection services you can access as a preferred cardholder. These programs and coverages apply to travel and retail purchases made on or after April 15, 2008. This Guide supersedes any guide or program description you may have received earlier.

To file a claim or for more information on any of these services, call the MasterCard Assistance Center at **1-800-MC-ASSIST**, or **en Español: 1-800-633-4466**.

“Card” refers to World MasterCard® card and “Cardholder” refers to a World MasterCard® cardholder.

World MasterCard Guide to Benefits
Benefits that are always with you

- > Mechanical failure arising from product recalls.
- > Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- > Loss 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.
- > Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- > Items purchased for resale, professional, or commercial use.
- > Mechanical failures caused by lack of maintenance/service.
- > Losses caused by power surge; or contamination by radioactive or hazardous substances, including mold.

How to file a claim for Extended Warranty coverage:

- > Call **1-800-MC-ASSIST** to request a claim form. You must report the claim within thirty (30) days of the failure or the claim may not be honored.
- > Submit the following documentation within ninety (90) days from the date of failure or the claim may not be honored:
 - > Completed and signed claim form.
 - > World MasterCard receipt showing covered item.
 - > World MasterCard statement showing covered item.
 - > Itemized purchase receipt.
 - > Original manufacturer's (or U.S. store brand) warranty.
 - > Service contract or optional extended warranty, if applicable.
 - > Itemized repair estimate from a factory-authorized service provider.
 - > Any other documentation that may be reasonably requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section. EW-1 (12-04)

PURCHASE ASSURANCE COVERAGE

MasterCard cardholders can benefit from the security and safety offered through Purchase Assurance Coverage. If something you bought with your World MasterCard card is damaged or stolen within ninety (90) days of purchase, you may be eligible for benefits under this coverage. Purchase Assurance is an insurance program.

Key terms:

- > **You or Yours** means World MasterCard cardholder.
- > **Stolen** means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.
- > **Damage** means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

To get coverage:

- > You must purchase the new item entirely with your MasterCard card for yourself or to give as a gift.
- > Original purchase does not have to be registered to receive this benefit.

The kind of coverage you receive:

- > Most items you purchase entirely with your MasterCard card are covered if damaged or stolen within ninety (90) days from the date of purchase as indicated on your MasterCard receipt.
- > Items you purchase with your MasterCard card and give as gifts also are covered.
- > This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

Coverage limitations:

- > Coverage is limited to the actual cost of the item (excluding delivery and transportation costs).
- > Coverage is limited to a maximum of \$1,000 per claim and a total of \$25,000 per cardholder account, per twelve (12) month period.
- > Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered, not to exceed the limits above.
- > Coverage for stolen or damaged jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

What is NOT covered:

- > Items left in public sight, out of arm's reach, lacking care, custody, or control by the MasterCard cardholder or responsible party.

- > Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- > 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 or another party. "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.
- > Items lost, stolen, damaged, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- > Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- > Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- > Losses that cannot be verified or substantiated.
- > Items covered by a manufacturer's recall or class action suit.
- > Items that you damage through alteration (including, but not limited to, cutting, sawing, shaping).
- > 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.
- > Stolen items without documented report from the police.
- > Items that are damaged during transport via any mode.
- > Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile, or any other motor vehicle.
- > Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. 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).
- > Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- > Travelers cheques, tickets of any kind (for example, for airlines, sporting events, concerts, or lotteries), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- > Losses caused by insects, animals, or pets.
- > Plants, shrubs, animals, pets, consumables, and perishables.
- > Items purchased for resale, rental, professional, or commercial use.
- > 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).
- > Application programs, computer programs, operating software, and other software.
- > 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.
- > Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- > Losses caused by inherent product defects or pre-existing conditions.
- > Direct or indirect losses resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- > Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- > Indirect or direct damages resulting from a covered loss.
- > Game animals, pets, or specimens preserved for display (for example, fish, birds, reptiles, or mammals).
- > Items stolen or damaged at a new home construction site.
- > Rented, leased, or borrowed items for which you will be held responsible.

How to file a claim under Purchase Assurance coverage:

- > Call **1-800-MC-ASSIST** to request a claim form. You must report the claim within thirty (30) days of the loss or the claim may not be honored.
- > Submit the following documentation within sixty (60) days of the date you report the claim:
 - > Completed and signed claim form.
 - > Proof of loss.
 - > Photograph clearly showing damage, if applicable.
 - > MasterCard receipt showing purchase of covered item.
 - > MasterCard statement showing purchase of covered item.
 - > Itemized purchase receipt.

- > Report from police listing items stolen.
- > Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
- > Any other documentation that reasonably may be requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section. PA-1 (12-04)

TRAVEL ASSISTANCE SERVICES

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services are your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 50 miles or more from home.* This is reassuring, especially when you visit a place for the first time or do not speak the language. For services, call **1-800-MC-ASSIST**. Enrollment is automatic and the assistance service is free to cardholders.

Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (for example, medical or legal bills).

*Travel Assistance Services are available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact us prior to embarking on a covered trip to confirm whether or not services are available at your destination(s).

MasterTrip® Travel Assistance

- > Before you begin your trip, MasterTrip provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip also will help you locate any lost or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.
- > If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a family member, friend, or business account.
- > This service does not provide maps or information regarding road conditions.

Travel Services Medical Assistance

- > Provides a global referral network of general physicians, dentists, hospitals, and pharmacies. We also can help you refill prescriptions with local pharmacists (subject to local laws).
- > In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary; or have a family member or close friend brought to your bedside, if you have been traveling alone (at cardholder's expense). If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

MasterLegal® Referral Service

- > Provides you with English-speaking legal referrals or consultations with appropriate embassies and consulates regarding your situation.
- > Will assist in transfers of up to \$5,000 in cash from a family member, friend, or business to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

Reminder: Please refer to the Final Legal Disclosure section.

MASTER ROADASSIST® 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** and tell us where you are.
- > We'll send someone to the rescue. This is not only reassuring, but it may also save you 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.
- > You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's gone) when the tow truck arrives. MasterCard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.
- > Emergency road service is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.

- > If you have a rental vehicle, be sure to call the car rental agency before you call **1-800-MC-ASSIST**, as many rental agencies have special procedures regarding emergency road service.

Reminder: Please refer to the Final Legal Disclosure section.

IDENTITY THEFT RESOLUTION SERVICES

This coverage and description supersedes any coverage and description you may have received earlier. Please read and retain for your records.

Coverage is effective April 15, 2008. For questions about your service, please call the number on the back of your World MasterCard card.

What are Personal Identity Theft Resolution Services?

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid cardholder, whose name is embossed on an eligible World MasterCard, and who resides in the United States.

How can I access these services?

Simply contact **1-800-MC-ASSIST** if you believe you have been a victim of Identity Theft.

What are the services provided?

Services provided are on a 24-hour basis, 365 days a year. They include:

- > Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- > Notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- > Assisting the cardholder with credit and charge card replacement.
- > Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
- > Providing the cardholder with the Identity Theft Resolution Kit.
- > Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.

Is there a charge for these services?

No, your Financial institution provides these to you at no extra cost.

When are services not provided?

- > When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.
- > When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are responsible for the charge or event.
- > When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program provisions for personal identity theft services

This service applies only to you, the primary eligible World MasterCard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, Europe Assistance U.S.A., Inc., relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible World MasterCard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements.

Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible World MasterCard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-MC-ASSIST**.

MASTERRENTAL INSURANCE

World MasterCard cardholders can benefit from the security and safety offered through MasterRental® Insurance. If you rent a vehicle for thirty-one (31) consecutive days or less with your World MasterCard card, you may be eligible for benefits under this coverage. MasterRental is an insurance program.

Key terms:

- > **You** or **yours** means World MasterCard cardholder.

To get coverage:

- > Initiate and pay for the entire rental agreement/contract (tax, gasoline, and airport fees are not considered rental charges) with your World MasterCard card. If a rental company promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) day of rental must be billed to your World MasterCard card.
- > You must decline the Collision/Damage Waiver offered by the vehicle rental company.
- > You must rent the vehicle in your own name and sign the vehicle rental agreement/contract.
- > Your rental agreement/contract must be for a rental period of thirty-one (31) consecutive days or less. Rental periods that exceed, or are intended to exceed, thirty-one (31) consecutive days are not covered.
- > You must rent a vehicle (including minivans and sport utility vehicles that are designed to accommodate nine passengers or fewer) that is intended for bound surfaces, such as concrete or tarmac. Rented vehicles must have a manufacturer's suggested retail price of \$50,000 or less.

The kind of coverage you receive:

- > MasterRental will pay for covered damages on a secondary basis for which you are, or any other authorized driver is, legally responsible to the rental agency.
- > Covered damages include:
 - > Physical damage to and theft of the vehicle, not to exceed the limits outlined below.
 - > Reasonable loss-of-use charges imposed by the vehicle rental company for the period of time the rental vehicle is out of service. Loss-of-use charges must be substantiated by a location- and class-specific fleet utilization log.
 - > Reasonable towing charges to the nearest factory-authorized collision repair facility.
- > If you have, or an authorized driver's primary automobile insurance or other indemnity has, made payments for a covered loss, MasterRental will cover your deductible and any other eligible amounts not covered by other insurance.
- > Coverage is secondary to any other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

Note: In certain parts of the United States and Canada, losses to rental vehicles that are covered by your personal vehicle insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Please contact your insurance provider for full coverage details pertaining to your personal vehicle insurance policy.

- > If you have no other insurance or your insurance does not cover you in territories or countries outside the United States, MasterRental is considered the primary coverage.
- > This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for any damages to other vehicles or property. It does not cover you for any injury to any party.

Who is covered:

- > The World MasterCard cardholder and those designated in the vehicle rental agreement/contract as authorized drivers.

Excluded rental vehicles:

- > All trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, and other recreational vehicles.
- > Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels.
- > Antique vehicles (vehicles that are more than 20 years old or have not been manufactured for at least 10 years) or limousines.
- > All sport utility trucks. These are vehicles that have been or can be converted to an open, flat-bed truck (including, but not limited to, the Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- > Any rental vehicle that has a manufacturer's suggested retail price that exceeds \$50,000.

Where you are covered:

In general, coverage applies worldwide, but there are exceptions:

- > You may be unable to receive benefits in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand. Please contact your vehicle rental agency before you travel.
- > Coverage is not available where prohibited by law.

Coverage limitations:

- > MasterRental will pay the lesser of the actual repair amount, current market value (minus salvage), or \$50,000 per incident for which the World MasterCard cardholder or any other authorized driver is legally responsible to the rental agency.

- > MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.

What is NOT covered:

- > Any personal item stolen from the interior or exterior of a rental vehicle.
- > A vehicle not rented by the World MasterCard cardholder or authorized user on a World MasterCard account.
- > Any person not designated in the rental agreement/contract as an authorized driver.
- > Any obligations you assume other than that which are covered under MasterRental, or your primary vehicle insurance or other indemnity policy.
- > Any violation of the written terms and conditions of the rental agreement/contract.
- > Any loss that occurs while driving under the influence of drugs or alcohol; racing or reckless driving.
- > Losses involving the theft of the rental vehicle when the renter or authorized driver cannot produce the keys to the rental vehicle at the time of reporting the incident to the police and/or rental agency, as a result of negligence.
- > Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- > Subsequent damages resulting from a failure to protect the rental vehicle from further damage.
- > Blowouts or tire/rim damage that is not caused by theft or vandalism or is not a result of a vehicle collision causing tire or rim damage.
- > Rental vehicles for which Collision/Damage Waiver coverage was accepted/purchased by you.
- > Any damage that is of an intentional or non-accidental nature, caused by the renter or authorized driver(s) of the rental vehicle.
- > Depreciation, diminishment of value, administrative, or other fees charged by the vehicle rental company.
- > Vehicles with a rental agreement/contract that exceeds or is intended to exceed a rental period of thirty-one (31) consecutive days from a rental agency.
- > Losses resulting from any kind of illegal activity.
- > Damage sustained on any surface other than a bound surface, such as concrete or tarmac.
- > 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.
- > Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or livery conveyance.
- > 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.

How to file a MasterRental Insurance claim:

- > Call **1-800-MC-ASSIST** to request a claim form. You must report the claim within thirty (30) days of the loss, or the claim may not be honored.

You may choose to assign your benefits under this insurance program to the rental agency from which you rented your vehicle. Please contact 1-800-MC-ASSIST for further details.

- > Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored:
 - > Completed and signed claim form.
 - > World MasterCard receipt showing the rental.
 - > World MasterCard statement showing the rental.
 - > Rental agreement (front and back).
 - > Copy of valid driver's license (front and back).
 - > Copy of the declarations page of any primary vehicle insurance and other valid coverage or insurance.
 - > Report from police verifying that the vehicle was stolen, vandalized, or involved in a collision.
 - > Itemized repair estimate from a factory-authorized collision repair facility.
 - > Copy of the vehicle rental company promotion, if applicable.
 - > Copy of the vehicle rental location- or class-specific fleet utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency.
 - > Any other documentation that may be reasonably requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section. MR-1 (12-04)

TRIP CANCELLATION/INTERRUPTION INSURANCE

World MasterCard cardholders can benefit from the security and safety offered through Trip Cancellation/Interruption Insurance. When you purchase your full fare on a licensed common carrier with your World MasterCard card, you, your spouse, and your unmarried dependent children are automatically covered for unrefundable common carrier expenses.

Key terms:

- > **You or yours** means World MasterCard cardholder.
- > **Dependent child(ren)** means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self-support; or up to the age of twenty-five (25), if classified as a full-time student at an institution of higher learning.
- > **Common carrier** means any licensed land, air, or water conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.
- > **Covered loss** means death, accidental injury, disease, or physical illness of the insured person or an immediate family member of the insured person; or default of the common carrier resulting from financial insolvency. The death, accidental injury, disease, or physical illness must be verified by a physician and must prevent the insured person from traveling on a covered trip.
- > **Covered trip** means a trip, not to exceed 30 days, for which common carrier costs (other than taxi) are charged to the insured person's credit card account.
- > **Financial insolvency** means the inability of the entity to provide travel services because it has ceased operations, either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.
- > **Immediate family** means the Insured Person's (1) spouse, (2) child(ren), including adopted children or stepchildren; (3) legal guardians or wards; (4) siblings or siblings-in-law; (5) parents or parents-in-law; (6) grandparents or grandchildren; (7) aunts and uncles; (8) nieces and nephews. Immediate Family Member also means spouse's children, including legally adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts and uncles; nieces and nephews.
- > **Non-refundable** means the amount of money paid by or on behalf of the insured person for a covered trip which will be forfeited under the terms of the agreement made with the common carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation.
- > **Pre-existing condition** means accidental injury, disease, or illness of the insured person or immediate family member of the insured person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of common carrier passenger fare(s). Disease or illness has manifested itself when: (1) medical care or treatment has been given; or (2) there exist systems that would cause a reasonably prudent person to seek medical diagnosis, care, or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.
- > **Trip cancellation** means the cancellation of common carrier travel arrangements when the insured person is prevented from traveling on a covered trip on or before the covered trip departure.
- > **Trip interruption** means the insured person's covered trip is interrupted either on the way to the point of departure or after the covered trip departure.

To get coverage:

- > You must charge the entire cost of the passenger fare(s) to your World MasterCard card account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.

The kind of coverage you receive:

- > If a covered cardholder must cancel or interrupt a trip due to a covered loss, the policy will pay up to a maximum benefit of \$1,500 to reimburse the cardholder for non-refundable common carrier expenses incurred.
- > The cardholder must relinquish any unused vouchers, tickets, coupons, or travel privileges for which he or she has been reimbursed.
- > Covered trip means a trip, not to exceed 30 days, for which common carrier costs (other than taxi) are charged to the insured person's credit card account.



What is NOT covered:

This insurance does not apply to loss caused by or resulting from:

- > A pre-existing condition.
- > Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving.
- > Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy.
- > The insured or an immediate family member being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol.
- > The insured or an immediate family member: a) traveling against the advice of a physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

- > Loss caused by or resulting from an insured person's emotional trauma, mental or physical illness; pregnancy, childbirth, or miscarriage; bacterial or viral infection; or bodily malfunctions, except physical illness or disease that prevents the insured person from traveling on a covered trip.

This Exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria.

How to file a claim for Trip Cancellation/Interruption Insurance coverage:

- > Call **1-800-337-2632**, to request a claim form.
- > Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored:
 - > Completed and signed claim form.
 - > MasterCard statement showing purchase of the fare.
 - > Any other documentation that we may reasonably request.
 - > Answers to specific questions can be obtained by writing to the Plan Administrator:

Plan Administrator, DFS&A Insurance Agency, Inc., 80 West Upper Ferry Road, Suite 5, PO Box 77358, Ewing, NJ 08628

Plan Underwritten By Federal Insurance Company, a member insurer of Chubb Group of Insurance Companies.

WORLDWIDE AUTOMATIC TRAVEL ACCIDENT

AND BAGGAGE DELAY INSURANCE

World MasterCard cardholders can benefit from the security and safety offered through Worldwide Automatic Travel Accident and Baggage Delay Insurance. If you charge the entire cost of travel passenger fare to your World MasterCard card, you, your spouse, and your dependent child(ren) automatically will be insured against accidental loss of life, limb, sight, speech, or hearing; and, if your baggage is delayed, you will be reimbursed for the emergency purchase of essential items up to a maximum of \$300.

Key terms:

- > **You or yours** means World MasterCard cardholder.
- > **Common carrier** means any land, water, or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.
- > **Commutation** means travel between the insured person's residence and regular place of employment.
- > **Baggage delay** means a delay or misdirection of the cardholder's property by a common carrier for more than four (4) hours from the time when the cardholder arrives at the destination on the cardholder's ticket.
- > **Cardholder's property** means the cardholder's baggage and personal property contained in the baggage that has been checked in with a common carrier.
- > **Spouse** includes a domestic partner who is at least 18 years of age and who, during the past 12 months (1) has been in a committed relationship with the primary cardholder, (2) has been the cardholder's sole spousal equivalent, (3) has resided in the same household as the cardholder, and (4) has jointly been responsible with the cardholder for each other's financial obligations and who intends to continue the relationship indefinitely.
- > **Dependent child(ren)** means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the insured for

maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self support; or up to the age of twenty-five (25), if classified as a full-time student at an institute of higher learning.

- > **Benefit amount** means the loss amount applicable at the time the entire cost of the passenger fare(s) is charged to your World MasterCard card account. The loss must occur within one year of the accident.
- > **Member** means a hand or foot.
- > **Loss** means, with respect to a hand, complete severance throughout or above the knuckle joints of at least four fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The insurer will consider it a loss of a hand or foot even if they are later reattached.

To get coverage:

- > You must charge the entire cost of the passenger fare(s) to your World MasterCard card account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.
- > If the entire cost of the passenger fare has been charged to your World MasterCard card prior to departure for the airport, terminal, or station, coverage also is provided for common carrier travel (including taxi, bus, train, or airport limousine, but not including courtesy transportation provided without a specific charge or commutation)—including such common carrier travel immediately (a) preceding your departure, directly to the airport, terminal, or station; (b) while at the airport, terminal, or station; and (c) immediately following your arrival at the airport, terminal, or station of your destination.
- > If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal, or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your World MasterCard card account.
- > It is not necessary for you to notify the administrator or the insurance company when tickets are purchased.

The kind of coverage you receive:

Travel Accident Insurance Benefit up to \$1,000,000

\$300 Baggage Delay Benefit

- > The full benefit of \$1,000,000 is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing, or any combination thereof.
- > One-half of the benefit amount is payable for accidental loss of: one member, sight of one eye, speech, or hearing.
- > One-quarter of the benefit amount is payable for the accidental loss of the thumb and index finger of the same hand.
- > The Baggage Delay amount is limited to \$100 per day, per cardholder up to a maximum of three (3) days for a covered trip and at a destination other than the cardholder's location of permanent residence.
- > Coverage is in excess if any other insurance, indemnity, or reimbursements from the common carrier are available to the insured person.
- > The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, and e) your estate.

Coverage limitations:

- > The insurer will pay the single largest applicable benefit amount. In no event will duplicate request forms or multiple charge cards obligate the insurance company in excess of the stated benefit amounts for any one loss sustained by any one individual insured as the result of any one accident.
- > In the event of multiple deaths per credit card account arising from any one accident, the insurer's liability for all such losses will be limited to a maximum limit of insurance equal to three times the applicable benefit amount for loss of life. Benefits will be proportionately divided among the insured persons, up to the maximum limit of the insurance.

What is NOT covered:

- > Loss resulting from your emotional trauma, mental or physical illness; pregnancy, childbirth, or miscarriage; bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria); or bodily malfunctions.
- > Suicide, attempted suicide, or intentionally self-inflicted injuries.
- > Declared or undeclared war, but war does not include acts of terrorism.

- > An accident that occurs while you are inside, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
- > Essential items, including but not limited to, contact lenses, eyeglasses, or hearing aids; artificial teeth, dental bridges, or prosthetic devices; tickets, documents, money, securities, checks, travelers checks, and valuable papers; or business samples.
- > This coverage does not include commutation.

How to file a claim for Worldwide Automatic Travel Accident and Baggage Delay Insurance coverage:

- > Call **1-800-337-2632**, to request a claim form.
- > Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored:
 - > Completed and signed claim form.
 - > MasterCard statement showing purchase of the fare.
 - > Claim check and lost baggage report.
 - > Receipts for any items purchased.
 - > Any other documentation that may reasonably be requested.
 - > Answers to specific questions can be obtained by writing to the Plan Administrator:
Plan Administrator. DFS&A Insurance Agency, Inc., 80 West Upper Ferry Road, Suite 5, PO Box 77358, Ewing, NJ 08628.

PRICE PROTECTION COVERAGE

World MasterCard cardholders can benefit from the security and safety offered through Price Protection coverage. If you find a lower price for something you bought with your World MasterCard card within sixty (60) days of purchase, you may be eligible for benefits under this coverage. Price Protection is an insurance program.

Key terms:

- > **You or yours** means World MasterCard cardholder.
- > **Printed advertisements** means advertisements appearing in a newspaper, magazine, store circular, or catalog that state the authorized dealer or store name, item (including make and model number), and sale price. The advertisement must have been published within sixty (60) days after the date on which you purchased the product and must be for the identical item (advertisement must verify the same manufacturer and model number).
- > **Non-auction Internet advertisements** means advertisements posted on the Internet, by a non-auction Internet merchant with a valid tax identification number. The advertisement must have been posted within sixty (60) days after the date on which you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication.
- > **Auction (online or live)** means a place or Internet site where items are sold by means of price bids or price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing, a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, and public or private live auctions.)

To get coverage:

- > You must purchase the new item entirely with your World MasterCard card for yourself or to give as a gift.
- > You must see either a printed advertisement or a non-auction Internet advertisement for the same product (advertisement must verify the same manufacturer and model number) for a lower price within sixty (60) days from the date of purchase as indicated on your World MasterCard receipt.
- > Your original purchase does not have to be registered to receive this benefit.

The kind of coverage you receive:

- > Most purchases you make entirely with your World MasterCard card are covered for sixty (60) days from the date of purchase indicated on your World MasterCard receipt for the difference between the price you paid and the lower price advertised.
- > Items you purchase with your World MasterCard card and give as gifts also are covered.
- > This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient, including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any



other insurance, or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

Coverage limitations:

- > Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claims per account per twelve (12) month period.

What is NOT covered:

- > 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 for which the printed advertisement or non-auction Internet advertisement containing the lower price was published more than sixty (60) days from the date you purchased the item.
- > 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,” or “close outs”; or as “discontinued.”
- > Printed advertisements or non-auction Internet advertisements that offer prices lower than that of your purchased item due to rebates, special offers, bonuses, free items/giveaways, manufacturer’s coupons, or special financing.
- > Professional services, including workmanship, installation, professional advice/counseling, technical support, and help-line support.
- > 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 projects.
- > Game animals, pets, or specimens preserved for display (for example: fish, birds, reptiles, or mammals).
- > Travelers checks, tickets of any kind (for example: for airlines, sporting events, concerts, or lotteries), negotiable instruments, bullion, rare or precious metals, stamps, coins, currency, or the equivalent.
- > Differences in price due to sales tax, storage, shipping, handling, postage, transportation, or delivery.
- > Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

How to file a claim under Price Protection coverage:

For a Printed Advertisement:

- > Call **1-800-MC-ASSIST** to request a claim form.
- > Submit the following documentation within sixty (60) days of the advertisement’s publication:
 - > Completed and signed claim form.
 - > Copy of the printed advertisement that shows the date of the advertisement, retailer name, the product (advertisement must verify the same manufacturer and model number as what you bought), and sale price.
 - > World MasterCard receipt showing item purchased.
 - > World MasterCard statement showing item purchased.
 - > Itemized purchase receipt.
 - > Any other documentation we may reasonably request.
- > Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of \$250.

For a Non-Auction Internet Advertisement:

- > Call **1-800-MC-ASSIST** to request a claim form.

- > Submit the following documentation within sixty (60) days of the advertisement's publication:
 - > Completed and signed claim form.
 - > Copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (the advertisement must verify the same manufacturer and model number as what you bought), sale price, and, if applicable, shipping, handling, and other charges.
 - > World MasterCard receipt showing item purchased.
 - > World MasterCard statement showing item purchased.
 - > Itemized purchase receipt.
 - > Any other documentation that may be reasonably requested to validate a claim.
- > Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of \$250.

Reminder: Please refer to the Final Legal Disclosure section. PP-1 (12-04)

MASTERCARD GLOBAL SERVICE

MasterCard Global Service provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.**

Call MasterCard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-MC-ASSIST** (1-800-622-7747). When out-of-country and in need of assistance, you can easily reach a specially trained MasterCard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 75 countries worldwide. Some of the key toll-free MasterCard Global Service telephone numbers are:

Australia	1-800-120-113	Mexico	001-800-307-7309
Austria	0800-21-8235	Netherlands	0800-022-5821
France	0-800-90-1387	Poland	0-0800-111-1211
Germany	0800-819-1040	Portugal	800-8-11-272
Hungary	06800-12517	Spain	900-97-1231
Ireland	1-800-55-7378	United Kingdom	0800-96-4767
Italy	800-870-866	Virgin Islands	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at **www.mastercard.com** or call the United States collect at **1-636-722-7111**.

Account Information and Card Benefits

When in the United States, contact your card issuer directly for account information and **1-800-MC-ASSIST** for card benefits. When traveling outside the U.S., call MasterCard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations

Call **1-800-4CIRRUS** to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our Web site at **www.mastercard.com** to use our ATM locator. You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

ACCOUNT AND BILLING INFORMATION

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

FINAL LEGAL DISCLOSURE

This Guide is not a policy or contract of insurance or other contract.

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).

Extended Warranty, Purchase Assurance, and Price Protection coverage are provided under a master policy of insurance issued by Virginia Surety Company, Inc. This Guide is intended as a summary of benefits provided to you. All information about the insurance benefits listed in this Guide is governed by the conditions, limitations, and exclusions of the master policy.

As the insurer of the MasterCard coverage described herein, Virginia Surety Company, Inc. ("VSC") collects personal information about you from the following sources:

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 with the insurer such as claims made and benefits paid. The insurer may disclose all



information it collects, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. The insurer does not disclose any personal information about former insureds to anyone, except as required by law. The insurer restricts access to personal information about you to those employees who need to know that information in order to provide coverage to you. The insurer maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about the insurance procedures or the information contained within your file, please contact the insurer by writing to:

Compliance Department
Virginia Surety Company, Inc.
175 W Jackson
Chicago, IL 60604

Effective date of benefits:

Effective April 15, 2008 this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. MasterCard and the insurer reserve the right to change the benefits and features of these programs at anytime.

Cancellation:

We can cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If we do cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to your issuer, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to MasterCard cardholders whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the MasterCard cardholder 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, insurance 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 insurance benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Misrepresentation and Fraud: Benefits shall be void if the MasterCard cardholder has concealed or misrepresented any material facts concerning this coverage.

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 insurance company is entitled to recover such amounts from other parties or persons. Any party or cardholder who receives payment under these benefits must transfer to the insurance company 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 from the cardholder.

Salvage: If an item is not repairable, the claim administrator may request that the cardholder or gift recipient send the item to the 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. In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

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 to Benefits does not guarantee coverage or coverage availability. FLD-2(3-05)**

This Guide is intended as a summary of services and coverages and, 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. Provision of services is subject to availability and applicable legal restrictions.

To file a claim or request Travel Assistance Services,
call 1-800-MC-ASSIST (1-800-622-7747),
or en Español: 1-800-633-4466.
Visit our Web site at www.mastercard.com.

