

MasterCard Black **Credit Card Programs (Only for Puerto Rico)**

Guide to Benefits

Important information. Please read and save.

This Guide to Benefits contains detailed information about extensive travel, insurance, and assistance services that you can access as a preferred cardholder. These benefits and services are for eligible MasterCard Black Credit cardholders effective **January 1st, 2012**. Unless informed on its introduction, benefits listed below apply for MasterCard Black Credit cards. This Guide supersedes any guide or program communication you may have received earlier.

The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to MasterCard.

To file a claim or for more information on any of these services, please call the specific MasterCard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883(English);1-636-722-8882(Español);1-636-722-8881(Português).

“card” refers to MasterCard Black Credit cards

“cardholder”, “you”, and “your” refer to a MasterCard Black Credit cardholder, who has an eligible MasterCard Black Credit Account and whose name is embossed on the surface of the eligible MasterCard card.

“Cards with multiple functionality” or “Combo” consists of a single plastic that combines both the Credit functionality on one card.

MasterCard Guide to Benefits
Benefits that are always with you.

MasterCard Black Concierge

The Ultimate Service for the most Demanding Lifestyles

MasterCard Black Credit cardholders have demanding and busy lives, so they often can benefit from extra support and help. Our concierge service is like having a personal assistant on call 24/7/365. The concierges themselves are highly experienced and specialized, and strive to fulfill every cardholder request resourcefully, efficiently and, often, with a little touch of magic. With more than 60 offices around the world and a staff of concierges speaking 35 languages, no matter where in the world the cardholder finds himself, our concierges channel their passion and attention to detail into delivering above and beyond the cardholder's expectations.

Whenever cardholders need help they can talk to a concierge "live" by telephone. MasterCard Black Concierge offers global service, but our knowledge and expertise is local, allowing us to offer all types of assistance, tailored to each cardholder's specific needs, and fulfill an extensive range of cardholder requests, including:

- **Information:** For business and leisure trips the concierge team can provide details and advice on travel destinations, business etiquette in foreign countries, passport and visa requirements, and weather. They can also provide information on tour dates, entertainment events, sports schedules, trade fairs and exhibitions, as well as restaurant recommendations in cities around the world.
- **Reminders:** Cardholders can register all of their special dates – including anniversaries, birthdays, expiration of documents, renewal of insurance policies, holidays – and be sure never again to forget an important day or deadline.
- **Referrals:** If cardholders need help in locating trustworthy and reliable services, the concierges can refer them to business services (e.g. secretaries, courier services), local and home services (e.g. plumbers/electricians, babysitters, language schools, personal trainers, etc.), and professional services (e.g. doctors, dentists, legal services, vaccination and ambulance services). The concierges have these details, and much more, at their fingertips.
- **Travel Issues & Arrangements:** Making the travel experience stress-free is the concierges' goal, so they are fully equipped to assist with location & recovery of lost baggage (on any airline), location & forwarding of lost property, transportation arrangements (e.g. limo and helicopter booking), charters of yachts, aircraft and private trains, and property location and rental (short term). All designed to let cardholders focus on enjoying their travel time.
- **Entertainment:** Our concierges are experts in arranging access to all types of entertainment events, from rock and pop concerts, to ballet and opera, sports events, Broadway or West End shows, and all types of nightlife at home and abroad. They can also arrange for special access (e.g. private boxes or backstage visits) as well as attendance of premieres, and entrée to "impossible to get into" events and restaurants.
- **Gift Sourcing & Delivery:** Finding the perfect gift takes time – and sometimes global resources. Cardholders can leave that to the concierge team; they are experienced in searching locally and internationally for the perfect item and arranging its purchase and delivery. And our gift to the cardholder is total peace of mind.
- **Special Experiences:** The concierge team can support cardholders in investigating a range of special experiences, providing information on how to arrange cooking classes with professional chefs, golf lessons with PGA tour professionals, flights in fighter jets, rental of private islands, safaris and heli-skiing. Figuring out "how to" is more than half the challenge; our concierges make it easy.

We know that MasterCard Black Credit cardholders expect the very best of all aspects of their lifestyle. MasterCard Black Concierge service is here to help them achieve that goal.

For 24-hour Assistance Contact the MasterCard Black Concierge at the following telephones:

Country	Telephone Number from Home Country (Local Toll Free)	Telephone Number When Travelling Abroad
Argentina	0-800-266-1370	1-636-722-8882
Brazil	0-800-725-2025	1-636-722-8881
Caribbean (English)	1-866-723-4549	1-636-722-8883
Chile	1230-020-0488	1-636-722-8882
Colombia	01-800-012-1274	1-636-722-8882
Dominican Republic	1-888-157-0006	1-636-722-8882
Mexico	01-800-727-8490	1-636-722-8882
Peru	0800-77-535	1-636-722-8882
Puerto Rico	1-888-366-1673	1-636-722-8882
Venezuela	0-800-240-6543	1-636-722-8882
Uruguay	000-411-002-6182	1-636-722-8882
Other CA/SA countries*	N/A	1-636-722-8882

* *Bolivia, Costa Rica, Ecuador, El Salvador, Honduras, Guatemala, Nicaragua, Panama and Paraguay.*

Priority Pass Airport Lounge Access

Priority Pass™ Airport Lounge Access provides eligible MasterCard Black Credit cardholders with access to, and all of the privileges of, more than 600 VIP lounges in major airports in over 100 countries worldwide. No matter what airline, what frequent flyer membership, or class of ticket bought, eligible cardholders will enjoy all of the convenience of an airport lounge.

Who Is Eligible:

- MasterCard Black Credit cardholders who have a Priority Pass card issued in their name.

How Priority Pass Works:

- Before traveling, cardholders can log on to www.prioritypass.com and view a directory of airport lounges available worldwide.
- Eligible cardholders present their Priority Pass membership cards to gain admission for themselves; guests are permitted at the discretion of each lounge.
- Cardholders will enjoy complimentary refreshments, newspapers, and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).

Conditions of Use:

1. The Priority Pass card is not transferable and is only valid up to its date of expiry and when it has been signed by the cardholder. The card may not be used by any person other than the cardholder.
2. The Priority Pass card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
3. Admittance to the lounges is conditional upon presentation of a valid Priority Pass card only. Payment cards will not be accepted as substitutes for the Priority Pass card.
4. Lounge visits are subject to a per person per visit charge. Where applicable (dependent upon membership plan), all such visits, including those by accompanying guests, shall be debited to the cardholder's payment card by (i) Priority Pass or (ii) the card issuer as per the rates and terms notified by (i) Priority Pass or (ii) the card issuer to the cardholder in respect of his/her Priority Pass membership. Any changes in lounge visit charges shall be notified to the card issuer, who is responsible for advising the cardholder. The Priority Pass group of companies cannot be held responsible for any disputes that may occur between the cardholder and the card issuer nor for any loss incurred by the cardholder relating to any lounge visit charges debited by the card issuer.
5. When presenting the Priority Pass card on entering the lounge, lounge staff will take an imprint of the card and issue a 'Record of Visit' voucher to the cardholder or make a log entry. Some lounges have electronic card readers, which will take the cardholder's details off the magnetic strip on the reverse side of the Priority Pass card. Where applicable, the cardholder must sign the 'Record of Visit' voucher, which will also reflect the exact number of accompanying guests, if any, but does not show any per person per visit charge. The charge per visit for the cardholder, where relevant, and that for any guests will be based on the 'Record of Visit' voucher/log submitted by the lounge operator.
6. While it is the responsibility of the lounge staff to ensure a voucher imprint/log is made of the Priority Pass card, the cardholder is responsible for ensuring the 'Record of Visit' voucher/log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the cardholder is responsible for retaining the cardholder's copy of the 'Record of Visit' voucher presented to them at the lounge.
7. All participating lounges are owned and operated by third party organizations. The cardholder and accompanying guests must abide by the rules and policies of each participating lounge/club. Access may be restricted due to space constraints but this will be wholly at the discretion of each individual lounge operator. The Priority Pass group of companies has no control over the facilities offered, the opening/closing times or the personnel employed by the lounges. The administrators of Priority Pass will use every endeavor to ensure the benefits and facilities are available as advertised, but the Priority Pass group of companies does not

warrant nor guarantee in any way that said benefits and facilities will be available at the time of the cardholder's visit. Neither is the Priority Pass group of companies liable for any loss to the cardholder, or any accompanying guests, arising from the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated in the lounge listing.

8. Participating lounges may reserve the right to enforce a maximum stay policy (usually 3-4 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays.
9. Participating lounges have no contractual obligation to announce flights and the Priority Pass group of companies shall not be held liable for any direct or indirect loss resulting out of any cardholder and/or accompanying guests failing to board their flight(s).
10. The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited. In such cases the cardholder is responsible for paying any charges for additional consumption direct to the lounge staff. (See individual lounge descriptions for details.)
11. Telephone facilities (where available) vary from lounge to lounge and are provided at the lounge operator's discretion. Free usage is normally limited to local calls only. Fax, Shower, Internet and Wi-fi charges (where applicable) are at the discretion of each lounge operator and the cardholder is responsible for paying these direct to the lounge staff.
12. Admittance to lounges is strictly subject to cardholders and any guests being in possession of a valid flight ticket for the same day of travel. Airline, airport, and other travel industry employees traveling on reduced-rate tickets may not be eligible for access. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only. Please note some lounges in Europe are located within designated Schengen areas of the airport which means that access is only provided to these lounges if members are traveling between Schengen countries. (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, the Netherlands, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland).
13. Admittance to lounges is subject to members and any guests (including children) behaving and dressing (no shorts allowed outside of the USA) in an orderly and correct manner. Any infants or children causing upset to other users' comfort may be asked to vacate the lounge facilities. The Priority Pass group of companies is not liable for any loss suffered by the member and any guests where a lounge operator has refused admission because the member and/or guests have not complied with these conditions.
14. Lost, stolen or damaged Priority Pass cards are to be notified immediately to (i) the Priority Pass office from which the card was issued or (ii) to the card issuer, who shall be responsible for providing a replacement card. A charge of USD 25 may be levied.
15. In the event of the cardholder canceling or not renewing their (i) Priority Pass membership or (ii) payment card with the card issuer, the Priority Pass card shall be invalid effective from the cancellation date of their (i) Priority Pass membership or (ii) payment card. Any lounge visits made by a cardholder using an invalid card, including any guests, shall be charged to the cardholder.
16. Renewal terms and conditions are at the discretion of Priority Pass Ltd. Priority Pass Ltd has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security.
17. The Priority Pass group of companies shall not be held responsible for any disputes that may occur between the cardholder and/or any guests and a lounge operator.
18. The Priority Pass group of companies reserves the right at any time at its absolute discretion and without notice to revoke membership in Priority Pass. Where applicable a proportional refund of the annual fee/enrolment fee (whichever is applicable) will be made provided revocation has not been made because of fraud by the cardholder.
19. The cardholder agrees that s/he will defend and indemnify the Priority Pass group of companies, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages,

losses, claims, suits, judgments, costs and expenses (including reasonable attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by the cardholder or any guests or any person in said lounge at the behest of the cardholder, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.

The following sections of this Guide to Benefits (Pages 7 through 26) provide detailed information about extensive insurance coverage and/or assistance services you are eligible for as a preferred cardholder. Please note each section may have specific Terms and Definitions you should review. All descriptions of insurance coverage and travel assistance are also subject to the General Terms & Definitions section on Page 27 through 29.

ATM Robbery & Assault Protection

If a MasterCard Black Credit cardholder is robbed or assaulted during or immediately after using an ATM (“Cajeros Automaticos”), this program will replace stolen money and provide a benefit in case of death.

ATM Robbery (stolen money)

Cardholders are provided coverage against Robbery for stolen money for a maximum benefit amount up to USD[†] 1,000.00 per occurrence, for the money you withdrew from any ATM (worldwide) using your MasterCard Black card, provided that:

- Robbery was committed using Violence and/or Assault on the Cardholder; and
- Cash was stolen within 2 hours after the withdrawal from the ATM.

Death as Victim of ATM Assault

If a Cardholder is a victim of an Assault while using your card at an ATM and suffers loss of life, this coverage provides a death benefit of USD[†] 10,000.00.

Conditions/Limitations:

- The ATM Robbery benefit is limited to a maximum benefit of USD[†] 3,000.00 per year.
- You must report the incident to the local Police authorities within 36 hours of the Assault and this report needs to indicate the covered time frame for which the Assault occurred, unless you are legally incapable of doing so.
- In the event of a claim, notice must be provided to the Insurance Company within 30 days of the date of incident. Failure to give notice within thirty (30) days from the date of the incident may result in a denial of the claim (please refer to the section, “How to File a Claim”).

What is NOT Covered by ATM Robbery & Assault Protection (Exclusions):

ATM Robbery and Assault Protection does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. any intentional act or fraudulent misrepresentation committed by the Insured Person or one of his/her close relatives (spouse or domestic partner, child or parent);
2. damages and/or liabilities to any third parties;
3. damage or Loss to anything other than the money you withdrew from your account;
4. damages and/or liabilities that happened before or after the covered robbery period;
5. bodily injury not resulting in death (does not apply to ATM Robbery - stolen money).

Definitions – ATM Robbery & Assault Protection

“Assault” means any act of violence committed by a third party, generating physical injuries, with the intention to commit Robbery of the Insured Person.

“ATM” means an automated teller machine (ATM), Bankomatic or, Cajeros Automaticos, which is a computerized telecommunications device that provides Cardholders of a financial institution with access to financial transactions (i.e. withdrawals, deposits) in a public space, without the need for a human clerk or bank teller.

“Loss” with regards to ATM Robbery and Assault Protection means a Robbery, using Violence or Assault, of money withdrawn from an ATM; or/and Death caused by murder during an Assault within 2 hours of doing an ATM transaction with a covered card.

“Robbery” means the unlawful taking of your property, by a person or person(s), by using violence or the threat of violence and who has/have caused, or threatened, physical harm to the cardholder, spouse or domestic partner, and/or dependent children.

“Third Party” means any person other than the insured, their spouse or domestic partner, child or parent.

“Violence” means the use of physical force; or threatening use of physical force; or mental intimidation with the intent of committing harm that may cause a loss to an Insured Person.

MasterRental

MasterRental™ is a smart way to save money and receive valuable insurance coverage when you rent a vehicle with an eligible MasterCard Black card.

When you rent a vehicle using your card, coverage will be provided for damages to the Rental Car caused by collision with another object, overturn, Theft, Vandalism, accidental fire, and physical damage as a result of hail, lightning, flood or other weather related causes. For claims instructions, please refer to the section "How to File a Claim".

Who Is Covered:

- MasterCard Black Credit cardholders and those designated as Authorized Drivers in the Rental Agreement.

To Get Coverage:

- Initiate the transaction under your name and pay for the entire Rental Company's security deposit using your card and sign the Rental Agreement.
- Authorized Drivers whose name(s) appear as a driver on the Rental Agreement will also be covered;
- Pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your card and/or points earned by a Rewards Program associated with your card prior to picking up or immediately upon the return of the Rental Car; and
- **You must Decline any/all partial or full collision damage insurance or similar collision damage and loss damage waiver (CDW/LDW) offered by the Rental Company.**

Length and Scope of Coverage:

- Coverage begins when you pick up the car and ends when you turn it in, limited **up to sixty (60) consecutive days, worldwide.**
- Coverage is not provided where prohibited by law.

You may have difficulty utilizing the benefits of MasterRental in Australia, Ireland, Israel, Italy, Jamaica and New Zealand. Please contact your Rental Company before making your arrangements.

The Kind of Coverage You Receive:

- MasterRental provides a maximum benefit amount up to USD[†] 75,000 per incident.
- MasterRental provides "primary" insurance coverage for cardholders or Authorized Drivers that are legally liable and allowed by law for charges to a Rental Company per the Rental Agreement for damages caused by the Rental Car's collision with another object; or Theft of the Rental Car; or overturn; accidental fire; or Vandalism; or physical damage as a result of hail, lightning, flood or other weather related causes.
- Back-to-back renewal Rental Periods are covered as long as the Insured Person returns to the Rental Agency from which the Rental Agreement was issued and applies for a new contract.
- Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.
- Coverage shall also extend to a loss caused by or resulting from Acts of Terrorism.
- Benefits are provided for Reasonable and Customary towing charges, due to a covered loss, to the nearest qualified repair facility.

Coverage is provided for the "lesser" of:

1. the contractual liability assumed by the Insured Person with the Rental Company up to the Actual Cash Value, subject to the maximum benefit amount of USD[†] 75,000; or
2. the Reasonable and Customary charges of repair or replacement, towing charges; and

3. Loss of Use charges for a reasonable period while the Rental Car is being repaired as supported by a class and location specific fleet utilization log.

Which Vehicles Are Covered ("Rental Car"):

- All land motor vehicle with four or more wheels, which the eligible Insured Person has rented during the Rental Period, as of time shown in the Rental Agreement.
- Coverage is provided for vans only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less.
- Luxury and exotic cars that meet the definition of a Rental Car are covered up to the maximum benefit amount of USD[†] 75,000.

Which Vehicles Are NOT Covered (Excluded vehicles):

- All trucks (except Sport Utility Vehicles with Four Wheels unless specifically designed for off-road use), pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, trailers, motorbikes, motorcycles, and any other vehicle having fewer than four wheels; antique cars (cars that are over 20 years old or have not been manufactured for at least 10 years), limousines or any leased vehicles.

For any questions, to confirm coverage of a particular vehicle or to file a claim please call please call the specific MasterCard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883(English);1-636-722-8882(Español);1-636-722-8881(Português).

What is NOT Covered by MasterRental (Exclusions):

MasterRental insurance does not cover any loss or damages caused by or resulting from:

1. any obligation the Insured Person assumes under any agreement, other than the deductible obligation under the Insured Person's personal automobile insurance Policy;
2. the rental of a vehicle which does not meet the definition of a "Rental Car", as defined herein;
3. any collision that occurs while the eligible Insured Person is in violation of the Rental Agreement;
4. any loss covered by any collision damage insurance (full or partial) or collision damage waiver (CDW) or loss damage waiver (LDW) purchased through the Rental Company;
5. rentals made on a monthly basis unless the eligible Insured Person returns to the place from which the Rental Car Agreement was issued and applies for a new contract;
6. wear and tear, freezing, mechanical breakdown unless caused by other loss covered by this program;
7. injury to anyone or damage to anything inside or outside the Rental Car;
8. loss or theft of personal belongings and/or any items lost or stolen: from, in, on, around or outside of the Rental Car (i.e. including but not limited to GPS systems, radio/stereo, car seats);
9. personal liability damages;
10. intentional acts of the eligible Insured Person, or loss due to the Insured Person being under the influence of alcohol, intoxicants and/or drugs;
11. the Insured Person's involvement in any illegal activity;
12. loss caused by unauthorized drivers;
13. the theft of the Rental Car when the Insured Person cannot produce the keys to the Rental Car as a result of negligence;
14. subsequent damages resulting from a failure to mitigate damages once a covered loss has occurred;
15. blowouts or tire/rim damage that occurs independently of vehicle damage/theft or vandalism to the Rental Car and /or tire, or that has been proven to be the proximate cause of further damage to the Rental Car;
16. depreciation, diminishment of value, administrative, or other fees charged by the Rental Company;
17. war or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion), confiscation by any government, public authority or customs official;

18. a Rental Car being used for hire or as a public or livery conveyance;
19. value-added tax (VAT) or similar tax, unless reimbursement of such tax is required by law;
20. interest or conversion fees assessed by your financial institution;
21. loss or damage as a result of the Insured Person's lack of reasonable care in protecting the Rental Car before and after damage occurs (for example, leaving the car running and unattended).

Helpful Advice:

- Check the rental vehicle for prior damage before leaving the rental lot and alert the company of any damage.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW.
- Familiarize yourself with the terms and conditions of the car rental agreement.
- Please remember, all Authorized Drivers must be in the Rental Agreement.
- In the event of a claim, notice must be provided to the MasterRental Claims Center within 30 days of the date of occurrence. Failure to give notice within 30 days from the date of the incident may result in a denial of the claim (please refer to the section, "How to File a Claim").
- At the time of the accident or when you return the rental vehicle, be sure to immediately request the Rental Company to provide you with:
 - a) Copies of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim;
 - b) Copies of the initial and final car Rental Agreement(s);
 - c) Copies of the repair estimate or itemized repair bill and two (2) photographs of the damaged vehicle (if available).

Definitions - MasterRental

"Actual Cash Value" means the amount a Rental Car is determined to be worth based on its Market Value less salvage proceeds (if applicable), age and condition at the time of Loss.

"Authorized Driver" means the person(s) traveling with the cardholder and whose name(s) appear as an eligible driver in the Rental Agreement.

"Loss of Use" means Reasonable and Customary charges imposed by the Rental Company for the period of time the car is being repaired that are substantiated and supported by a class and location specific fleet utilization log.

"Market Value" means a) the amount that a seller may expect to obtain for merchandise, services, or securities in the open market; b) the price for which something would sell based on what they would sell for under current market conditions; c) the price of destroyed or damaged stock.

"Reasonable and Customary charge" means a charge in an amount consistently made by other vendors/providers for a given service in the same geographic area and which reflects the complexity of the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provider to repair the damaged vehicle (as measured by the ratio of total repair time to total time the vehicle is in the vendor/providers possession).

"Rental Agreement" means the entire contract an eligible Insured Person receives when renting a Rental Car from a Rental Company that describes in full all of the terms and conditions of the rental transaction, as well as the responsibilities of all parties under the contract.

"Rental Car" means land motor vehicle with four or more wheels, which the eligible Insured Person has rented during a Rental Period, as of time shown in the Rental Car Agreement. A van is covered, only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less. Leased vehicles are not a Rental Car.

"Rental Company" means any commercial vehicle rental agency which rents Rental Cars.

"Rental Period" means up to 60 consecutive days

"Services" means the performance of rendering of labor, maintenance, repair, or installation of products, goods, or property.

"Theft" (also known as stealing) means the illegal act of taking the Rental Car or any original factory installed parts of the Rental Car belonging to a Rental Company, without the consent of

the cardholder and/or other authorized users per the Rental Agreement, with intent to deprive the owner of its value.

“Vandalism” means the wanton, reckless and mischievous destruction of any part or all of the Rental Car by parties unknown to the Insured Person in a circumstance that prevents the Insured Person from exercising due diligence with regard to the protection of the Rental Car.

MasterTravel Insurance

MasterCard Black Credit cardholders, their Spouse/Domestic Partner, and Dependent Children can benefit from comprehensive travel accident insurance coverage offered through MasterTravel™.

Who Is Covered:

- MasterCard Black Credit cardholders, the cardholder's Spouse/Domestic Partner, Infants and dependent Children, whether traveling together or separately.

To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to your eligible MasterCard Black card and/or has been acquired with points earned by an eligible Rewards Program associated with your card (i.e. mileage points for travel). In order to be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible MasterCard Black card.

The Kind of Coverage you Receive:

- MasterTravel provides **Common Carrier Travel Accident Insurance** coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) or Paralysis, while traveling on a Common Carrier if tickets are purchased with your card.
 - The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD[†] 1,000,000 per person.
 - Infants, as defined in the key terms and definitions section, are covered with a benefit of 25% of maximum Principal Benefit with a limit of USD[†] 50,000 where local regulations allow.
 - A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.
- MasterTravel provides **Insured Journey Travel Accident Insurance** coverage **after you disembark** from the Common Carrier at the destination of the trip (as designated on the passenger ticket), against Accidental Death, 24 hours/day worldwide. This coverage is meant to complement and not duplicate Travel Accident Insurance coverage provided for Common Carrier.
 - The maximum Principal Benefit for Insured Journey is USD[†] 6,000 per person.
 - The coverage of an Insured Journey begins when you alight from (*leave*) a Common Carrier while on a Covered Trip and ends after 60 consecutive days or when you board a Common Carrier on a Covered Trip, whichever occurs sooner.

What Are The Benefits – Common Carrier Travel Accident:

Coverage is provided for accidental death, Paralysis and dismemberment(s) including loss of sight, speech, hearing; while riding as a passenger in or on, boarding or alighting from a Common Carrier.

- The maximum Principal Benefit amount provided is USD[†] **1,000,000 per person.**
- The benefit for infants is 25% of the maximum Principal Benefit with a limit of USD[†]50,000, where local regulations allow.
- In the event of an accidental death while on a Covered Trip, you and your eligible family members can receive the maximum Principal Benefit amount. For a covered Loss with Common Carrier Travel Accident only, benefits are provided as a percentage of the maximum Principal Benefit amount per the following Schedule of Losses:

Schedule of Losses:

For Loss of:	Percentage of the Principal Benefit:
Life	100%

Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	50%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

What Are The Benefits – Insured Journey Travel Accident:

- Coverage is provided for Accidental death.
- The maximum Principal Benefit amount provided is USD[†] **6,000 per person.**

Coverage Conditions/Limitations:

- A covered Loss must occur within 365 days of the date of the Accident.
- In the event that you have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid.
- Coverage extends to Exposure and Disappearance.
- Loss caused by or resulting from Acts of Terrorism (defined herein) are not excluded.
- Benefit shall not apply while an Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft that does not hold a current valid Airworthiness Certificate.

What is NOT Covered by MasterTravel (Exclusions):

MasterTravel does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
2. loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
3. participation in any professional, semi-professional or interscholastic team sports;
4. being under the influence of drugs, alcohol or other intoxicants while driving a vehicle, unless prescribed by a Physician and taken as prescribed;
5. participation in an actual felony;
6. participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity), pot-holing; or participation in contests of speed using a motorized vehicle;
7. war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
8. participation in the military, naval or air service of any country;
9. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
10. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.

Definitions – MasterTravel

“Airworthiness Certificate” means the standard Airworthiness Certificate issued by the aviation agency or by the government authority having jurisdiction over civil aviation in the country of its registry.

“Common Carrier” means any land, water or air conveyance operated under a license for the transportation of passengers for hire for which a ticket has been obtained.

“Covered Trip” means a trip where (a) the Insured Person’s full fare for a Common Carrier has been charged to an eligible Account or (b) purchased with an eligible card that received mileage points, and other similar discounts from reward programs for travel issued by MasterCard or a MasterCard International Issuer, or (c) both point (a) and (b) of this definition and by an Insured Person on behalf of another Insured Person. Additionally, if the above definition has been met and a change in airfare and/or change in flight and/or a class upgrade occurs, which was made

with another means of payment or Rewards Program, it will also be considered a Covered Trip; however the maximum sum insured benefit amount will be based on the eligible class for the original passenger fare purchase and this will be the only benefit amount applicable.

"Disappearance" means the Insurance Company will pay the benefit for loss of life if the body of an Insured Person cannot be located following a known event within one (1) year or within the time local regulations and/or government announcements in each country are determined.

"Exposure" for the purpose of the Accidental Death and Dismemberment benefit, means a loss resulting from an Insured Person being unavoidably exposed to the elements due to an Accident will be payable as if resulting from an Injury. The loss must occur within 365 days from the date of the Accident which caused Injury.

"Limb" means entire arm or entire leg.

"Loss" means for (a) hand or foot means actual severance through or above the wrist or ankle joints; (b) eye means entire and irrecoverable loss of sight; (c) thumb and index finger means actual severance through or above the joint that meets the hand at the palm; (d) speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; (e) Paralysis.

"Member" is defined as one hand; one foot; sight of one eye; speech; or hearing in both ears.

"Paralysis" means the complete and irreversible loss of movement of limbs due to a covered Accident and is determined to be permanent, by a Licensed Physician. Paralysis includes Quadriplegia (the complete and irreversible paralysis of both upper and both lower limbs); or Paraplegia (the complete and irreversible paralysis of both lower limbs); and/or Hemiplegia (the complete and irreversible paralysis of the upper and lower limbs of the same side of the body); and/or Uniplegia (the complete and irreversible paralysis of a single limb).

"Principal Benefit" means the maximum amount payable for: accidental loss of Life; two (2) or more Members; or Quadriplegia.

Travel Assistance Services

As a MasterCard Black Credit cardholder you can rely on Travel Assistance Services when you're away from home. Travel Assistance is your guide to many important services you may need when traveling. Benefits are designed to assist you or your Spouse/Domestic Partner and dependent Children when you're traveling 100 miles (160 kilometers) or more from home. This is reassuring, especially when you visit a place for the first time or do not speak the language.

Please keep in mind that Travel Assistance Services is not insurance coverage and 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). Cardholders may receive insurance benefits while on a Covered Trip through MasterAssist Black. This benefit may reimburse you for medical related expenses (Please refer to the MasterAssist Black section in this guide for additional information).

Who Is Covered:

- MasterCard Black Credit cardholders, their Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

Where The Service Is Available:

- In general, coverage applies worldwide, but there are exceptions.
- Restrictions may apply to regions that 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 Travel Assistance Services prior to embarking on a Covered Trip to confirm whether or not services are available at your destination(s).

The Kind of Services You Receive:

Travel Assistance:

- Before you begin your trip, Travel Assistance Services 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.
- In case of loss or theft of your travel tickets, passport, visa or other identity papers necessary to return home, Travel Assistance Services will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
- In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
- If you have a travel emergency and need cash, Travel Assistance Services can arrange to transfer up to USD 5,000 from a family member, friend, or business account.
- Please note that this service does not provide maps or information regarding road conditions.

Medical Assistance:

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- Provides help with prescription refills with local pharmacists (subject to local laws).
- In the event of an emergency, Travel Assistance Services will make arrangements for a consultation with a general practice physician. Additionally, the Travel Assistance Services medical team will maintain contact with the local medical staff and 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 (this will be at cardholder's expense).
- If the Travel Assistance Services medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, Travel Assistance

- Services will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.
- If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

Legal Referral:

- Provides you with English or Spanish-speaking legal referrals or consultations with appropriate embassies and consulates regarding your situation.
- Will assist in transfers of up to USD 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.

For questions or to contact Travel Assistance Services call the specific MasterCard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: 1-636-722-8883(English); 1-636-722-8882(Español); 1-636-722-8881(Português).

MasterAssist Black

MasterCard Black Credit cardholders can benefit from the security and safety offered through our comprehensive travel medical program. Some of the benefits provided are Medical Expenses, Emergency Medical Evacuation, Repatriation of Mortal Remains, Return of Dependent & Elderly, VIP Transportation Services, and Emergency Family Travel among other benefits.

Who Is Covered:

Cardholders, the cardholder's Spouse/Domestic Partner, Infants and dependent Children, whether traveling together or separately.

To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to your eligible MasterCard Black card and/or has been acquired with points earned by an eligible Rewards Program associated with your card (i.e. mileage points for travel). In order to be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible MasterCard Black card.

Key Features:

- Trips are covered for travel worldwide.
- Coverage is provided for Injury or Sickness, *even if it is not an emergency*.
- Trips are covered up to a maximum of sixty (60) consecutive days.
- Medical Expense coverage up to a maximum benefit amount of USD[†] 150,000 per person.
- No limitation on the number of trips.
- Coverage is provided for both, one-way or round trip travel.
- Exceeds all travel insurance requirements of the Schengen Aquis (Agreement)
- Covered losses caused by or resulting from Acts of Terrorism are not excluded.
- **Cashless Services:** Payments for all covered Medical Expenses and Emergency Medical Evacuations can be completed on a "Cashless" basis if MasterCard is notified at the point of service, which means MasterCard can contact the Hospital or clinic directly and process payment without the need for any disbursement from the cardholder.

For questions or to contact MasterAssist Black to arrange for Cashless Services please refer to the MasterCard Global Service section in this guide.

Coverage

Medical Expenses (Injury or Sickness)

- Cardholder, Spouse/Domestic Partner & dependent Children

Inpatient Hospital Cash Benefit

Emergency Medical Evacuation/Repatriation

Comfort Return Ticket to Home Country:

Hotel Convalescence

Emergency Family Travel Costs

Return of Dependent Children/Elderly

VIP Transportation Expenses

Home Help in Home Country

Pet Boarding/Kennel Fees

Repatriation of Remains

Maximum Benefit Amount:

Up to USD[†] 150,000

USD[†] 200 per Day up to 30 days

Up to USD[†] 100,000

Up to USD[†] 7,500 up to Business Class Airfare

Up to USD[†] 250 per Day for up to 5 Days

Up to USD[†] 7,500 for roundtrip airfare & USD[†] 250 per Day for up to 5 Days

Up to USD[†] 25,000

Up to USD[†] 2,000

Up to USD[†] 150

Up to USD[†] 500

Up to USD[†] 100,000

Medical Expenses *: If an Insured Person suffers an Injury or Illness and needs medical attention while outside of his/her Home Country, benefits are provided for Covered Medical Expenses (a-g and which are not excluded).

- This coverage provides a maximum benefit up to USD[†] 150,000 per person.

Covered Medical Expenses include:

- a) charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- b) charges made for diagnosis, treatment and surgery by a Physician;
- c) charges made for the cost and administration of anesthetics;
- d) charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- e) dressings, drugs, medicines, and therapeutic services and supplies that can only be obtained upon a written prescription of a physician or surgeon;
- f) charges made for ground ambulance services;
- g) dental treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of USD[†] 100 per tooth.

** The charges for services enumerated above shall not include any amount of such charges that are in excess of regular and customary charges or excluded.*

What is Not Covered by "Medical Expenses" (Exclusions):

In addition to the MasterAssist Black General Exclusions, "Medical Expense" benefits are not payable for any loss, fatal or non-fatal, which are caused by or resulting from:

1. a Pre-existing Condition, as defined herein;
2. services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
3. routine physical (including well-child care), laboratory diagnostic, x-ray examinations or other examinations, where there are no objective indications or impairment in normal health;
4. cosmetic or plastic surgery, except as the result of an accident;
5. dental care, except as the result of injury to sound, natural teeth caused by accident;
6. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless injury or sickness has caused impairment of vision or hearing;
7. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
8. the diagnosis and treatment of acne;
9. a connection with a deviated septum, including sub mucous resection and/or other surgical correction thereof;
10. organ transplants;
11. any mental, nervous or emotional disorders or rest cures;
12. pregnancy if within 3 months of the expected date of birth.

Inpatient Hospital Cash Benefit: If an Insured Person is hospitalized as an Inpatient, due to Injury or Illness while outside his/her Home Country, a benefit of USD[†] 200 per day will be provided for each day an Insured Person is hospitalized up to a maximum confinement period of 30 days, subject to one (1) day deductible. The Hospital confinement must be recommended by a Physician.

"Inpatient" means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

Emergency Medical Evacuation/Repatriation: This coverage will provide benefits for covered expenses incurred 100 (160 kilometers) or more miles away from an Insured Person's residence or outside of the Home Country if any Injury or Sickness commencing during the course of a Covered Trip results in the necessary Emergency Medical Evacuation of the Insured Person.

An Emergency Medical Evacuation means (a) a legally licensed Physician certifies that the severity the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is injured or sick to the nearest hospital where appropriate medical treatment can be obtained; or (b) after being treated at a local hospital, the Insured Person's medical condition warrants transportation to his/her then current place of residence to obtain further medical treatment or to recover; or (c) both (a) and (b) above. The condition and expenses must be incurred 100 (160 kilometers) or more miles away from his or her home residence or outside his or her Home Country.

- This coverage provides a maximum benefit up to USD[†] 100,000 per person.

We will work to arrange any medical assistance and Emergency Evacuation services. Decisions regarding urgency of the case, the best timing and the most suitable means of transportation will be made in consultation with the local attending Physician and the patient's receiving Physician.

For questions or to contact MasterAssist Black to arrange for Emergency Medical Evacuation please call the specific MasterCard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: 1-636-722-8883(English); 1-636-722-8882(Español); 1-636-722-8881(Português).

Coverage Conditions/Limitations:

- Expenses for special transportation must be: (a) recommended by the attending Physician or (b) required by the standard regulations of the conveyance transporting the Insured Person. Special transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.
- Covered expenses include expenses incurred for transportation, medical services and medical supplies incurred in connection with Emergency Evacuation of the Insured Person.
- Expenses for medical supplies and services must be recommended by the attending Physician, or required by the standard regulations of the conveyance transporting the Insured Person.
- All transportation arrangements made for evacuating the Insured Person must be by the most direct and economical route.

Comfort Class Return to Home Country: If an Insured Person is hospitalized outside of his/her Home Country for more than 24 hours, benefits can be provided to pay for the cost of airfare to return the Insured Person, Spouse or Domestic Partner or traveling companion to his/her Home Country or any destination deemed necessary to accompany the Insured Person during an Emergency Medical Evacuation.

- This coverage provides a maximum benefit up to USD[†] 7,500 per person for the cost of first-class airfare (one-way or roundtrip) or whatever class seating is available.
- This coverage excludes any benefits paid under Emergency Medical Evacuation/Repatriation.

Hotel Convalescence Costs: If an Insured Person is Hospitalized for more than three (3) days and must remain, under medical advice in a hotel (outside of their Home Country before medically released) while outside of his/her Home Country, benefits are provided starting immediately after being discharged from the Hospital for additional convalescence.

- This coverage provides benefits up to USD[†] 250 per day for up to five (5) days maximum.

Emergency Family Travel Costs: If an Insured Person is traveling alone and is hospitalized for more than three (3) days while outside of his/her Home Country, benefits can be provided to bring one (1) immediate family member or friend chosen by the Insured Person to and from the Insured Person's bedside. The benefits are available to pay for the cost of airfare and hotel daily room charges incurred up to a maximum of five (5) days.

- This coverage provides benefits up to USD[†] 250 for hotel/lodging daily room charges for a maximum of five (5) days; and an additional benefit up to USD[†] 7,500 for the cost of round-

trip airfare to bring one immediate family member or friend chosen by the Insured Person to and from his/her bedside.

Return of Dependent Children/Elderly: If an Insured Person is hospitalized for more than three (3) days, while on a Covered Trip and he/she is 100 or more miles (160 kilometers) from the home residence or while outside of his/her Home Country, benefits can be provided to a) bring an otherwise unaccompanied minor Child(ren) or Elderly Traveling Companion home; and/or b) costs to bring and return an escort to accompany dependent minor Children or elderly traveling companion to return home.

- This coverage provides a maximum benefit up to USD† 25,000 for incurred expenses.
- Benefits are not provided for any expenses provided by another party at no cost to the Insured Person or already included in the cost of the trip.

VIP Transportation Expenses: If an Insured Person is hospitalized while outside of his/her Home Country, benefits are provided to reimburse expenses for the costs of limousine, taxi or other car services provided to the Insured Person, Spouse or Domestic Partner and/or Dependent Children for:

- a) Travel between the hospital and hotel; and/or
- b) Travel between hotel and airport to return the Insured Person to their Home Country, upon release from the Hospital.

- This coverage provides benefits up to USD† 2,000 maximum per incident.

Home Help in Home Country: In the event that the Insured Person suffers an Injury or Sickness during a Covered Trip outside his/her Home Country, the Company will pay up to USD† 150 for home help in their Home Country, provided that:

1. The Insured Person has incurred treatment for the medical condition related to the Injury or Sickness while on a Covered Trip for the same incident.

Exclusions (Home Help In Home Country):

In addition to the General Exclusions listed in this Guide to Benefits this coverage shall not include:

1. Any claim arising from a trip taken within the Insured Person's Home Country.

Pet Boarding/Kennel Fees: If an Insured Person's return to his/her Home Country is delayed following an Injury or Sickness while outside of his/her Home Country, benefits can be provided for extra boarding and kennel fees for pet cats or dogs provided that the Insured Person has a valid Medical Expense covered under MasterAssist Black.

- This coverage provides benefits up to USD† 500 maximum per incident.

In addition to the General Exclusions, coverage is not available:

- If the Insured Person's cat or dog was not in a cattery or kennel for the duration of the Covered Trip.
- Any claims arising from a trip taken within the Insured Person's Home Country.

Repatriation of Remains: If the Insured Person suffers a loss of life while 100 or more miles (160 kilometers) away from his or her home residence or outside his or her Home Country, benefits are provided for reasonable expenses to preserve and return the body home.

- This coverage provides a maximum benefit up to USD† 100,000 per person.

For questions or to contact MasterAssist Black to arrange for Repatriation of Remains please call please call the specific MasterCard Global Service™ toll-free number for your country, or call direct, or collect to the United States at: 1-636-722-8883(English);1-636-722-8882(Español);1-636-722-8881(Português).

What is NOT Covered by MasterAssist Black (General Exclusions):

This plan of insurance does not cover any loss, fatal or non-fatal, which are caused by or resulting from:

1. suicide or any attempt thereat by the Insured Person while sane or self destruction or any attempt thereat by the Insured Person while insane;
2. loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
3. service in the military, naval or air service of any country;
4. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials;
5. being under the influence of, or any connection with drugs or intoxicants, unless taken under the advice of and as prescribed by a Physician; and/or drug abuse, addiction or overdose;
6. participation in an actual felony;
7. participation in any professional, semi-professional, or interscholastic team sports;
8. participation in contests of speed using a motorized vehicle;
9. participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity), pot-holing;
10. travel for the purpose of obtaining medical advice or treatment;
11. traveling against the advice of a Physician.

Trip Inconvenience Protection

MasterCard Black Credit cardholders may benefit from peace of mind knowing that travel and accommodation expenses paid in advance are covered if a trip is unexpectedly cancelled or delayed.

Who Is Covered:

Cardholders, a cardholder's Spouse/Domestic Partner and dependent Children, whether traveling together or separately.

To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to your eligible MasterCard Black card; or has been acquired with points earned by an eligible Rewards Program associated with your card (i.e. mileage points for travel). In order to be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible MasterCard Black card.

- Coverage is effective only if the trip is purchased before the Insured Person becomes aware of any circumstances that could lead to the cancellation of his/her journey.

Trip Cancellation Coverage: Benefits may be provided for trips that are cancelled due to an unexpected death, Serious Injury or Sickness of the Insured Person, the Insured Person's traveling companion, or Immediate Family Member(s) of the Insured Person.

- This coverage provides benefits up to USD[†] 3,000 for loss of travel and/or accommodation expenses paid in advance by the Insured Person; and
- For which the Insured Person is legally liable and which are not recoverable from any other source before the date of commencement of the journey.
- **Excess Coverage** - These benefits supplement the Common Carrier's liability for Trip Inconvenience
- Benefits apply prior to commencement of the journey, and are not applicable once the journey has commenced.

What is NOT Covered by Trip Cancellation (Exclusions):

Trip Cancellation Coverage shall not include benefits for any loss arising from or caused directly and/or indirectly by:

- 1) government regulations or control, bankruptcy, liquidation or default of travel agencies, or carrier caused cancellation;
- 2) a loss covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, travel agent or any other provider of travel and/or accommodation;
- 3) bodily injury or sickness due to or in consequence of mental and nervous disorders, including but not limited to insanity;
- 4) any claim related to disinclination to travel or financial circumstances of the Insured Person;
- 5) suicide, attempted suicide, or intentionally self-inflicted injury;
- 6) failure to obtain required passport, visa or immunizations before departure;
- 7) alcohol or drug abuse;
- 8) any cancellations resulting from Civil or Foreign war, riots, popular movements, any pre-existing conditions, any effect of a source of radioactivity, epidemics, pollution, natural catastrophes or climatic events;
- 9) elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while coverage is in force;
- 10) pregnancy if within 3 months of the expected date of birth;
- 11) laws, regulations or orders, issued or made by any Government or Public Authority;
- 12) an Insured Person traveling against the advice of a Physician;
- 13) the default of any a) provider of transport; or b) agent of such provider;
- 14) strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Trip was booked;

- 15) cancellation due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country.

Trip Delay Coverage: Benefits may be provided for Common Carrier trips that are delayed at least four (4) consecutive hours when the delay is caused by:

- a) inclement weather, which means any severe weather condition that delays the scheduled arrival or departure of a Common Carrier; or
 - b) equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that delays the scheduled arrival or departure of a Common Carrier; or
 - c) an unforeseen strike or other job action by employees of a Common Carrier, which means any labor disagreement that delays the scheduled arrival or departure of a Common Carrier.
- This coverage provides benefits up to USD[†] 200 for losses as a result of a **delay of at least four (4) consecutive hours** from the time specified in the itinerary supplied to the Insured Person of the departure of the air Common Carrier in which the Insured Person had arranged to travel.
 - **Excess Coverage** - These benefits supplement the Common Carrier's liability for Trip Inconvenience

What is NOT Covered by Trip Delay (Exclusions):

Trip Delay coverage shall not include benefits for any loss caused directly and/or indirectly due to:

1. an event which was made public or known to the Insured Person prior to the date their trip was booked;
2. the laws, regulations or orders, issued or made by any Government or Public Authority;
3. strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a trip was booked;
4. the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar government body in any country;
5. a bomb search or bomb threat.

Definitions – Trip Inconvenience

“Serious Injury or Sickness” means one which requires treatments by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey.

Luggage Protection

MasterCard Black Credit cardholders can benefit from peace of mind knowing that expenses incurred as a result of delayed and lost luggage are covered, and expert assistance is available to help you find your lost luggage.

Who Is Covered:

Cardholders, a cardholder's Spouse/Domestic Partner and dependent Children, whether traveling together or separately.

To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to your eligible MasterCard Black card; or has been acquired with points earned by an eligible Rewards Program associated with your card (i.e. mileage points for travel). In order to be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible MasterCard Black card.

The Kind of Coverage you Receive:

Assistance Services:

- Expert assistance services are provided for tracking and locating lost Luggage.
- We will be responsible for keeping you informed of the status and location of the Luggage as information is available and will communicate with you on an on-going basis (at least once every 24 hours) until a final outcome has been determined.
- We will ensure the Luggage is shipped to your destination or your home.
- If the Luggage is determined to be unrecoverable, we will help you file claims and other necessary actions that may need to be taken.

To obtain assistance services provided through Luggage Protection, please call **1-866-252-7491 in the United States**. If you are unable to access the toll-free number, **please call collect 1-212-345-3514**. You may also call direct, or collect to the MasterCard® Global Service in the United States at: 1-636-722-8883(English); 1-636-722-8882(Español); 1-636-722-8881(Português); or call the MasterCard® Global Service toll-free number in your country.

Delayed Luggage Benefits: If your Luggage is delayed beyond four (4) hours after the actual arrival time at the intended destination, you will be eligible to receive up to USD[†] 600.00 in reimbursement for expenses incurred for purchases of essential clothing or requisites as a result of the Luggage delay. Coverage is considered only for expenses incurred between four (4) hours and four (4) days after the actual arrival time at the intended destination. Coverage for delayed Luggage is not available in the Insured Person's city of permanent residence.

Lost Luggage Benefits: If your Luggage is lost and determined to be unrecoverable by the Common Carrier, your Luggage is insured up to USD[†] 3,000.00. This applies to lost luggage on any Covered Trip, domestic or international. Electronic equipment in the luggage lost ("checked luggage") will be covered up to USD[†] 500 per item, not exceeding the maximum benefits available.

Coverage Conditions/Limitations:

- Coverage commences once you have left the initial point of departure.
- Your Luggage must be properly checked with and under the possession, care, custody and control of the Common Carrier during a Covered Trip.
- Insurance coverage and assistance services are provided to you for Covered Trips, worldwide up to sixty (60) days.
- A Covered Trip shall be deemed to have commenced when the Insured Person boards Common Carrier transportation for the purpose of going on such trip; leaves the initial point of

departure; and continues until such time as the Insured Person alights from common carrier transportation for the purpose of returning from such trip.

- Luggage, which appears to be delayed or lost, at the final destination, must be formally notified (immediately) and a claim must be filed with the Common Carrier.
- It must be determined (and verified) to be delayed or unrecoverable by the Common Carrier.
- Excess Coverage - These benefits supplement the Common Carrier's liability for Luggage (delayed or lost). For example, if your Luggage is determined to be lost/unrecoverable and the full value (total original cost) of the Luggage is USD[†] 4,000 and the Common Carrier reimburses you USD[†] 1,000, you're eligible for reimbursement up to USD[†] 3,000.

What Items are NOT Covered by Luggage Protection - Exclusions:

Lost Luggage Protection does not cover any loss for any of the following items:

- 1) animals, birds or fish;
- 2) automobiles or automobile equipment, boats, motors, trailers, motorcycles or other conveyances or their appurtenances (except bicycles while checked as Luggage with a Common Carrier);
- 3) household furniture;
- 4) eyeglasses or contact lenses;
- 5) artificial teeth or dental bridges;
- 6) hearing aids;
- 7) prosthetic limbs;
- 8) musical instruments;
- 9) money or securities;
- 10) tickets or documents;
- 11) perishables and consumables;
- 12) jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.

What's NOT Covered by Luggage Protection - Exclusions:

Lost Luggage Protection does not cover any loss caused by or resulting from the following:

- 1) wear and tear or gradual deterioration;
- 2) insects or vermin;
- 3) inherent vice or damage;
- 4) confiscation or expropriation by order of any government or public authority;
- 5) seizure or destruction under quarantine or custom regulation;
- 6) radioactive contamination;
- 7) usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
- 8) transporting contraband or illegal trade;
- 9) breakage of brittle or fragile articles including radios, audio equipment and similar property;
- 10) trips returning to the original city of permanent residence in which the Insured Person resides (This exclusion does not apply to Lost Luggage).

Definitions – Luggage Protection

“Luggage” means any case(s) used to carry belongings when traveling such as suitcases, trunks, and bags of travelers that is “checked” with and under the possession and control of a Common Carrier. This does not include carry-on items.

Key Terms and Definitions (General)

Accident: means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

Account: means an eligible MasterCard International-use Cardholder account; that is issued by an authorized Issuer to an eligible Insured Person and is open and in good standing (not cancelled, suspended or delinquent) at the time of Loss.

Bank Account: means any account for personal use, with a qualified financial institution, against which the account holder can deposit and withdraw money, or, deposit and draw checks.

Biological Event (biological weapon): means the deliberate use of disease-causing biological agents such as protozoa, fungi, bacteria, protists, or viruses, to kill or incapacitate humans, other animals or plants.

Business: means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or, (ii) any other legal activity in which one is engaged for money or other compensation.

Burglary: means the unlawful taking of your property, or an attempt thereof, by a person or persons who illegally entered your primary residence, using force or violence, with visible signs of forced entry.

Cardholder: means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible MasterCard card provided by an Issuer in the territory.

Chartis (The Company): means the Company underwriting the Insurance Coverage.

Chemical Event (chemical weapon): means a device utilizing chemicals formulated to inflict death or harm to human beings.

Common Carrier: means any land, water or air conveyance operated under a license for the transportation of passengers for hire for which a ticket has been obtained.

Covered Purchases: are items purchased entirely with your card and/or have been acquired with points earned by a Rewards Program associated with your eligible card.

Covered Trip: means a trip where (a) the Insured Person's full fare for a Common Carrier has been charged to an eligible Account or (b) purchased with an eligible card that received mileage points, and other similar discounts from reward programs for travel issued by MasterCard or a MasterCard International Issuer, or (c) both point (a) and (b) of this definition and by an Insured Person on behalf of another Insured Person. Additionally, if the above definition has been met and a change in airfare and/or change in flight and/or a class upgrade occurs, which was made with another means of payment or Rewards Program, it will also be considered a Covered Trip; however the maximum sum insured benefit amount will be based on the eligible class for the original passenger fare purchase and this will be the only benefit amount applicable.

Dependents: means the Cardholder's legally married Spouse, Domestic Partner and unmarried Dependent Children.

Dependent Child(ren): means named dependent children, including adopted, step and foster children of the cardholder, aged between birth and 18 years, or 25 years if attending as a full time student an accredited institution of higher learning, who are unmarried and who permanently reside and receive the majority of maintenance and support from the Insured Person.

Disappearance: means the Insurance Company will pay the benefit for loss of life if the body of an Insured Person cannot be located following a known event within one (1) year or within the time local regulations and/or government announcements in each country are determined.

Domestic Partner: means the husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country

Exposure: for the purpose of the Accidental Death and Dismemberment benefit, means a loss resulting from an Insured Person being unavoidably exposed to the elements due to an Accident will be payable as if resulting from an Injury. The loss must occur within 365 days from the date of the Accident which caused Injury.

Home Country: means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning. For the purpose of MasterAssist Black, travel from one US territory or province or

island to another US territory, province or island is considered a travel outside of the Home Country.

Hospital: means a place that: (a) holds a valid license (if required by law); (b) operates primarily for the care and treatment of Sick or injured persons; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

Infants: while travelling on Common Carrier Conveyance an infant is a child usually under the age of two (2) years old that can be identified as a covered dependent while traveling with the insured cardholder (i.e. on the insured's boarding pass or covered under the insured's travel ticket). Note that the age can vary from one Common Carrier to another (i.e. from one airline to another).

Injury: means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this policy is in effect..

Inpatient: means an Insured Person who is confined to a Hospital under the recommendation of a Physician.

Insured Person(s): means a Black MasterCard cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

Issuer: means a Bank or financial institution (or like entity) that is admitted and/or authorized by MasterCard to operate a MasterCard card program in the Territory.

MasterCard: means MasterCard International (or MasterCard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

Nuclear Event: means Property Damage caused by or arising from nuclear weapons and/or related materials, ionized radiation or contamination by radioactivity resulting from nuclear fuel or from any nuclear waste or from combustion of nuclear fuel.

Physician: means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

Policy: means a contract of insurance and any attached endorsements or riders issued to MasterCard.

POS: means Point of Sale transaction, which includes any purchase made with an access device, whether it's authenticated using a PIN or using a signature; excluding ATM transactions.

Pre-existing Condition: for an Injury, means a condition for which medical care, treatment, or advice was recommended by or received from a Physician or which was first manifested or contracted prior to the commencement of a Covered Trip. For a Sickness, means a condition occurring during the ninety (90) day period prior to the commencement of a Covered Trip for which treatment by a licensed Physician has been sought or advised or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment. A medical condition will not be considered a Pre-existing Condition if it is controlled (not exhibiting symptoms or requiring an adjustment of treatment or medication) throughout the ninety (90) day period by the taking of prescription drugs or medications and travel restrictions are not advised by a licensed Physician.

Property Damage: means physical injury to, destruction of or loss of use on tangible property due to an unforeseen event.

Regular and Customary: for purposes of MasterAssist Black means the charge for services and supplies for which the charge is made if it is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury in connection with which such services and supplies are received.

Replacement Cost: means the amount it would cost to replace an item at current prices.

Reward Program: means a program developed/offered by MasterCard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible MasterCard card. An eligible Rewards Programs must be a consequence of

“plastic”/card transactions associated with MasterCard or other associations, in the case where combined points under the specific Reward Program cannot be distinguished between one association from another. Rewards programs where points are not generated by “plastic”/card transactions are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible MasterCard card.

Sickness: means illness or disease of any kind contracted and/or commencing during a Covered Trip.

Spouse: means the husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder’s Home Country.

Territory: means Puerto Rico.

Terrorist Act: means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

War: means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

How to File a Claim

In the event of a claim, the following procedures should be followed:

- 1) You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 2) Complete the Claim Form(s) in its entirety signed and dated;
- 3) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

For assistance with filing a claim, please call the specific MasterCard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: **1-636-722-8883**(English); **1-636-722-8882**(Español); **1-636-722-8881**(Português).

MASTERRENTAL

Claim Notification Period: Within thirty (30) days from the date of occurrence.

Submission Period: No later than one hundred-eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed claim form signed and dated;
- b) An original receipt showing payment of the Rental was made entirely with the eligible card;
- c) Copies of the original rental agreement (front and back);
- d) Copies of certified police reports, if applicable (upon request);
- e) An internal damage document such as an "Incident/Accident Report" from Rental Company, an itemized repair bill or estimate,
- f) Other documentation such as MasterCard Rewards Program and Rental Company promotional material, etc. - if applicable
- g) Copies of the Rental Company's Fleet Utilization log - if "Loss of Use" charges are being claimed;
- h) Cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

ATM ROBBERY & ASSAULT PROTECTION *

Claim Notification Period: Within thirty (30) days from the date of the occurrence / incident.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed claim form signed and dated;
- b) A copy of the Police Report, which must be filed within 36 hours of the ATM Robbery or Assault;
- c) Documentation detailing the event, injury or death, including newspaper articles, certified copies of: medical evidence reports, attending physician statements, coroner reports and death certificate;
- d) Transaction verification confirming the ATM transaction (receipt or bank record) indicating the time of withdrawal and amount.

*** A Police Report must be filed within thirty-six (36) hours from the date/time of the ATM Robbery or Assault.**

MASTERTRAVEL

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than one hundred-eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed claim form signed and dated;
- b) Documentation detailing the nature of injury or death with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, coroner reports, death certificate and related documentation;
- c) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- d) Cardholder's statement of account showing the account is open and in good standing.

MASTERASSIST BLACK *

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than one hundred-eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed claim form signed and dated;
- b) Documentation detailing the nature of injury or sickness with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, medical receipts and related documentation;
- c) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- d) Cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

**** MasterAssist Black offers "Cashless Service" for Medical Expenses. For questions or to obtain assistance with Cashless Services please call the specific MasterCard Global Service™ toll-free number for your country, or call direct, or collect, to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (Español); 1-636-722-8881 (Português).***

TRIP INCONVENIENCE PROTECTION

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than one hundred-eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed claim form signed and dated;
- b) Documentation detailing the reason for cancellation or delay, including evidence of the nature of Serious Injury or Sickness such as certified copies of: medical evidence reports, attending physician statements, medical receipts and related documentation;
- c) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- d) Cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

LUGGAGE PROTECTION *

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than one hundred-eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed claim form signed and dated;
- b) Copies of the notification and reporting filed with the Common Carrier and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
- c) Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
- d) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- e) Cardholder's statement of account showing the account is open and in good standing.

You can now upload all required documentation for all benefits herein by visiting our claim site at www.yourclaimstatus.com or via the following methods:

Email: mcresponse@ufac-claims.com

Fax: 1-216-617-2910

Mail: MasterCard Benefits Assistance Center

c/o Program Administrator at Sedgwick Claims Management Services, Inc.

PO Box 89405

Cleveland, OH, 44101-6405

USA

Payment of Claims:

Where allowable by law, Benefit for loss of life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

- a. Spouse or Domestic Partner;
- b. Children, in equal shares;
- c. Parents, in equal shares;
- d. Brothers and sisters, in equal shares; or
- e. Executor or administrator

Subject to the applicable terms and conditions, all benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.

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 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 80 countries worldwide.

Some of the key toll-free MasterCard Global Service telephone numbers are:

Language	Phone Numbers when calling from abroad
Spanish	1-636-722-8882
English	1-636-722-8883
Country	Local Toll Free Number
Mexico	001-866-315-9843
Brazil	0800-892-1671
Colombia	01-800-5-1-81839
Others – Caribbean	866-315-9843
Argentina	0800-444-5220
Chile	1230-020-0861
Peru	0800-77-476
Venezuela	0800-102-9567
Dominican Republic	888-245-7935
Puerto Rico	866-315-9843

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at www.mastercard.us/_assets/docs/GlobalServiceTollfreeNumbers.pdf. Countries without toll-free numbers please use one of the following numbers to dial direct, or collect to the United States at: 1-636-722-8883(English); 1-636-722-8882(Español); 1-636-722-8881(Português).

ATM Locations:

Call **1-877-FINDATM** or contact the **MasterCard Global Service Center** to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our website 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.

GENERAL PROVISIONS AND DISCLAIMERS

General: These benefits and services are effective for eligible MasterCard cardholders effective **January 1st, 2012**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by MasterCard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. MasterCard Black Concierge is provided by IKE Assistencia and Travel Assistance Services is provided by AXA Assistance, USA. Insurance coverage is underwritten by approved Member Companies of Chartis Insurance Company. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Marsh U.S. Consumer, a service of Seabury & Smith, Inc., on behalf of MasterCard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable MasterCard contract for other benefits, the Master Policy(ies) or the applicable MasterCard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

Cancellation: MasterCard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between MasterCard International and the Insurance Company; or will be terminated on the date your MasterCard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from MasterRental, MasterTravel, MasterAssist Black, ATM Assault Robbery & Assault Protection, Luggage Protection and Trip Inconvenience Protection that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

Valid Account: (1) Your MasterCard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your MasterCard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of MasterCard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

Rights to Recover/Subrogation: If payment is made under MasterRental, the insurance company is entitled to recover such amounts from other parties or persons. Any party or person

to or for whom the insurance company makes payment must transfer to the insurance company his or her rights to recovery against any other party or person. The cardholder 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.

Transfer of Rights: After a claim is paid under MasterRental Insurance Coverage, the rights and remedies of the eligible MasterCard cardholder (or any third party benefiting under this program) against any party in respect to this loss or damage will be transferred to the insurance company. In addition to transferring such rights, the eligible MasterCard cardholder (or any third party paid under this program) must provide the insurance company with any assistance necessary to secure its rights and remedies and must do nothing that would jeopardize them.

Assignment: No rights or benefits provided under MasterRental may be assigned without the prior written consent of the Insurance Company, Plan Administrator or Third Party Claims Administrator.

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: MasterCard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

Legal Actions: No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes: Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: Coverage and benefits provided by these programs, including any such program provided by insurance company affiliates of Chartis, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control ("OFAC") of the U.S. Treasury Department.

Arbitration: Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your MasterCard card account has been issued.

Confidentiality and Security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

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Disclaimer: *The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, for, or issued to MasterCard.*

Attention: Benefits listed below are only applicable for MasterCard Black Credit cards issued in Puerto Rico.

The following sections of this Guide to Benefits (Pages 38 through 42) provide detailed information about insurance coverage you are eligible for as a preferred cardholder of a financial institution located in Puerto Rico. Please note each section may have specific Terms and Definitions you should review. All descriptions of insurance coverage are also subject to the terms included in the following sections and in the Final Legal Disclosure.

Purchase Assurance Coverage

MasterCard Black Credit cardholders can benefit from the security and safety offered through Purchase Assurance Coverage. If something you bought with your Black 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 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 Black 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 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 card and give as gifts are also 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 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 checks, 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:

1. Call 1-800-MC-ASSIST (1-800-622-7747) to request a claim form. You must report the claim within thirty (30) days of the loss or the claim may not be honored.
2. 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.

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Extended Warranty Coverage

MasterCard Black Credit cardholders can benefit from the security and safety offered through Extended Warranty coverage. Extended Warranty is an insurance program.

Key Term:

– You or Yours means Black MasterCard cardholder.

To Get Coverage:

- You must purchase the new item entirely with your Black MasterCard card for yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.
- The original purchase does not have to be registered to receive this benefit.

The Kind Of Coverage You Receive:

- Extended Warranty doubles the original warranty time period and duplicates the coverage of the original manufacturer's (or U.S. store brand) warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be duplicated up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by the manufacturer, Extended Warranty will only double the actual warranty time period that you received from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, Extended Warranty will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.
- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

Coverage Limitations:

- The maximum Extended Warranty benefit for repair or replacement shall not exceed the actual amount charged on your MasterCard card or \$10,000, whichever is less.
- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, Extended Warranty benefits will not apply.
- 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. Items will be replaced with those of like kind and quality. However we cannot guarantee to match exact color, material, brand, size, or model.

What is NOT Covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer's warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (for example, glass breakage); or "satisfaction guaranteed" items.
- Floor models that do not come with an original manufacturer's warranty.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, and perishables.
- 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, operating software, and other software.
- All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film, and audio cassettes).
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Direct or indirect losses resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Indirect or direct damages resulting from a covered loss.
- 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; contamination by radioactive or hazardous substances, including mold.

How To File a Claim for Extended Warranty Coverage:

1. Call 1-800-MC-ASSIST (1-800-622-7747) to request a claim form. You must report the claim within thirty (30) days of the failure or the claim may not be honored.

2. Submit the following documentation within ninety (90) days of the date of failure or the claim may not be honored:

- Completed and signed claim form.
- MasterCard receipt showing covered item.
- 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 reasonably may be requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section.

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Final Legal Disclosure

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

Benefits are purchased by MasterCard Worldwide 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).

Purchase Assurance and Extended Warranty 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 Purchase Assurance and Extended Warranty 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 Blvd
Chicago, IL 60604

Effective date of benefits:

Effective June 1, 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 any time.

Cancellation: MasterCard Worldwide can cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If MasterCard does 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 MasterCard, 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 Black 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 Black 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.**

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