

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; and 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).

- If 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 **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 if 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 only 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 appendances (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) insect 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 cases 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 MasterCard cardholder 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 an 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, protozoa, or viruses, to kill or incapacitate humans, other animals or plants.

Business: means (a) a trade, profession or occupation including those carried on a full-time, part-time or occasional basis; or (b) 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.

Carrier (The Company): means the Company under which the Insurance Coverage is provided.

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 MasterCard 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 any other similar discounts from reward programs for travel issued by MasterCard or a MasterCard International Issuer, or (c) both (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 airline and/or change in flight and/or a class upgrade occurs, which was made with another method of payment than the Reward Program, it will also be considered a Covered Trip; however the maximum reimbursement benefit amount will be based on the eligible class for the original purchase fare purchase and this will only be relevant 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 at an accredited institution of higher learning, who are unmarried and who permanently reside and receive total monthly of maintenance and support from the Insured and 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 limit regulations (not immediately) and a claim must be filed with the Common Carrier.

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.

Expense: 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 the 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 MasterCard Assist 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 treatment of Sick or injured persons by a team of Physicians; (c) is a place where the Insured Person is admitted; (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.

Infringe: while traveling on Common Carrier Conveyance an infrant is a child usually under the age of two (2) years of age that cannot be identified as a covered child of MasterCard Worldwide, or the child of the original rental agreement (front and back).

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 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 the

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 whose 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.

FDS: means Point of Sale transaction, which includes any purchase made with an access device, whether it's authorized 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 MasterCard Assist Black means the charge for services and supplies for which the average charge for the average charge for the 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 Program 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 and 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 warfare 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) Copies of the notification and reporting filed with the Common Carrier and all related correspondence. Property indemnity Report (PIR)- form must include right number, vessel number, and list 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 tickets) 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 894045

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) 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 tickets) 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 tickets) and receipts;

d) Cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

*** MasterCard Assist 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 tickets) and receipts;

d) Cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

*** MasterCard Assist 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).****

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.us/_assets/docs/GlobaService/0101refNumbers.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. 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

1st, 2012. This document supersedes any effective 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 KC Asistencia and Travel Assistance Services is provided by AXA Assistance, USA. Insurance coverage is underwritten by approved Member Companies of Charis Insurance Company. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(s) on file with the Plan Administrator, MasterCard Charis, 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(s) or the applicable MasterCard contract for other benefits, the Master Policy(s) 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 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 MasterCard, MasterCard Assist Black, ATM Assault Robbery & Assault Protection, Luggage Protection and Trip Inconvenience Protection that occurs prior to the

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.

Rights to Recover/Subrogation: If payment is made under MasterCard®, 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 MasterCard® Insurance Coverage, the rights and remedies of the eligible MasterCard cardholder (or any third party insured 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 MasterCard 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 conceal or misrepresent any material fact or circumstance concerning or provide 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.

Compliance with local statutes: Any provision of a Policy, which, in 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 economic program provided by MasterCard Charis, shall be null and void if provided to any person or entity in the U.S. controlled sanctions list, or 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(s) 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, or 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 of 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.

