MasterCard Corporate Payment Solutions Guide to Benefits

Important information. Please read and save.

This MasterCard Corporate Payment Solutions® Guide to Benefits describes the valuable programs available to you as a cardholder of:

- MasterCard BusinessCard® Card
- MasterCard Executive BusinessCard® Card
- MasterCard® Small Business Multi Card
- debit MasterCard BusinessCard® Card
- MasterCard Corporate Card
- MasterCard Corporate Executive Card®
- MasterCard Corporate Purchasing Card®
- MasterCard Corporate Fleet Card®
- MasterCard Corporate Multi Card® Card
- MasterCard Small Business Multi Card
- debit MasterCard BusinessCard® Card
- MasterCard Corporate Multi Card® Card

The chart below identifies the specific benefits of each program at a glance. We suggest you take a few minutes to familiarize yourself with the benefits of each program. You may also want to make a photocopy to take with you when traveling. This Guide applies to travel and retail purchases made on or after February 1, 2004, and supersedes any previous Guide or program.

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

### CORPORATE PAYMENT SOLUTIONS

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- Driver-assigned cards only

### MasterRental® Insurance Coverage

MasterRental® is a smart way to save when you rent a vehicle for 31 consecutive days or less. MasterRental® is an insurance program.

#### How to get coverage:
- Simply initiate entire rental agency's security deposit and pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your card. If a rental agency promotion of any kind is initially applied toward payment of the rental vehicle, at least one day of rental must be charged to your MasterCard card, and
- Decline the Collision/Damage Waiver and the personal effects insurance offered by the rental agency, and
- You (the cardholder) must rent the vehicle in your own name and sign the car rental contract. Coverage does not apply if you pay for someone else to rent the vehicle.
- Coverage begins when you pick up the vehicle and ends when you return it, limited to a maximum 31-consecutive-day rental period.
- MasterRental® will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.
- If your debit card is not accepted for check-in by the rental agency:
  - (a) Secure the vehicle rental with any MasterCard credit card and decline the Collision/Damage Waiver offered by the rental agency
  - (b) Write the last four digits of your MasterCard debit card account number by your signature on the car rental contract
  - (c) Pay for your vehicle rental with your MasterCard debit card when you return the vehicle

#### The kind of coverage you receive:
- MasterRental® will pay for covered damages up to $50,000 per incident for which the cardholder or any other authorized driver is legally responsible to the rental agency on a primary basis.

#### Coverage will be provided for:
- Up to $50,000 per incident on claims for which the cardholder or any other authorized driver is legally responsible to the rental agency on a primary basis.
- (a) physical damage and theft of the vehicle up to its market value, not to exceed $50,000.
- (b) reasonable and customary charges imposed by the rental agency for the period of time the vehicle is being repaired ("Loss of Use" charges that are substantiated by a Fleet Utilization log).
- (c) reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss.
- (d) Secondary Personal Effects insurance covers damage or theft of such effects. You must first file under another applicable insurance (e.g., home or business), then we’ll cover whatever is not covered by your insurance. Maximum coverage per rental period is $1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed $2,000.
- (e) Theft or damage to personal effects while in transit in the rental vehicle or in any building en route during a trip using the rental vehicle.

*Card refers to a MasterCard Corporate Payment Solutions® Card and *Cardholder* refers to a MasterCard Corporate Payment Solutions® Cardholder.*
Who is covered:
- The MasterCard cardholder and those designated in the vehicle rental contract as authorized drivers are covered by Primary Collision/Damage Insurance.
- You, your legal heirs, and immediate family members are covered by Secondary Personal Effects Insurance subject to the limits expressed above.

Which vehicles are covered:
- Most accident, collision, and comprehensive coverages are available for new and used personal vehicles, such as domestic and foreign cars, truck, SUVs, minivans, and vans. Most accident, collision, and comprehensive coverages are also available for motorcycles, motor scooters, and part or all of the cost of transportation, including tolls, for repair of your car.

Excluded rental vehicles:
- All trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, commercial vehicles (such as school buses, buses, and limousines), 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), or limousines that are not New York State limousines, are subject to the limited expenses expressed above. Purchase Assistance will pay the amount not covered by your primary insurance up to the amount you paid for the item, but only for the item subject to the limits expressed above.

Get to coverage:
- Purchase Assistance insurance is for most items you purchase entirely with your card for yourself or as gifts.
- Purchases need not be registered.

Kinds of losses you receive:
- Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter’s, or other insurance), Purchase Assistance will pay the amount not covered by your primary insurance up to the amount you paid for the item, but only for the item subject to the limits expressed above.

What is covered:
- Most items you buy entirely with your card are covered for a full 90 days from the date of purchase indicated on your credit card statement. Coverage is extended to the cost of the item (excluding delivery and transportation costs) up to $10,000 per item and a total of $50,000 per calendar year.
- Items you purchase with your card and give as gifts are also covered, subject to the same conditions.
- Covered items purchased for losses that are made up of a set or pair will be limited to the cost of the particular part or parts. If items that are not grouped together are stolen or damaged, you will have up to a $10,000 limit for each set or pair.
- Items purchased entirely with the MasterCard card.

What is NOT covered:
- Losses that mistakenly disappear without any evidence of a wrongful act (the only proof of loss is unexplained, or the item can no longer be found by any reasonable search).
- Transfers and storage of titles, or any other administrative or other fees charged by the rental agency.
- In event no such coverage be provided when a car is rented covers a rental vehicle beyond 31 consecutive days from the same rental agency, whether the original agreement is extended, a new written agreement is entered into, or a new vehicle is rented.
- New vehicle in rented in a different city from the same rental agency is permitted.
- Items that are lost for any illegal activity.
- Damages sustained on any surface, other than a bound surface, such as paint, upholstery, etc.
- Items purchased entirely, or those purchased for resale.
- This benefit extends to the item's owner (i.e., when a purchase is made for a business, the business claims the benefit).

Extended Warranty (NOT AVAILABLE FOR PURCHASING, FLEET, AND VEHICLE-ASSIGNED CARDS)

When you make a purchase with your card, you may also get Extended Warranty at no extra charge. Extended Warranty is an insurance program. There is nothing more you need to do.

What is covered:
- Most new products purchased entirely with your card that come with a) a factory or manufacturer’s U.S. store-brand warranty of five years or less. For qualified purchases, Extended Warranty doubles the warranty time period and duplicates the coverage limits specified in the above warranties up to a maximum of one additional year. If, however, either warranty is for more than five years no coverage is extended. If you purchased a service or purchased a service or extended warranty, see 3rd bullet below. If you do not have an additional service contract or extended warranty, the Extended Warranty program will end one year after the original manufacturer’s U.S. warranty or U.S. store-brand warranty expires.
- The MasterCard cardholder can benefit from the security and safety offered through Extended Warranty insurance programs. Extended Warranty can be used to protect your car if it is damaged or stolen within 90 days of purchase, your purchase may be protected. Most new purchases are covered against theft or damage for a full year from the date of purchase.
Items purchased with your card and given as gifts are covered, subject to the same conditions.

If you purchase a service contract (sometimes called an "extended warranty") of your manufacturer. If you purchase your product, but before the completion of the care you receive, or we will not be able to honor your claim.

If your vehicle breaks down on the road, just call 1-800-MC-ASSIST, and tell us where you are.

We’ll send someone to the rescue. This is not only reassuring, but it may save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be billed directly to your MasterCard® and AMEX® Card. You can use your MasterCard® and AMEX® Card for emergency road service charges incurred during towing or if you need to stay overnight in a hotel, you can use your MasterCard® and AMEX® Card for reimbursement of your hotel charges. Emergency road service is not available in areas not regularly traveled, in “off road” areas not accessible by ordinary towing vehicles, or for over one person traveling in the vehicle or vehicles at the time. If it’s a rental vehicle, be sure to call the vehicle rental agency before you call MasterRoadAssist®. Most insurance companies have special procedures regarding emergency road service assistance.

Travel Assistance Services (EXCEPT FOR MASTERROADASSIST, NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS)

Travel Assistance Services is your guide to many important services you may need while traveling. Most travel benefits are designed to assist you and your immediate family when you’re traveling 100 miles or more from home. This is really a great service, so if you visit a place for the first time or do not speak the language, for services, call 1-800-MC-ASSIST. Enrollment is automatic and the assistance service is free to cardholders.

Please remember that you may be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills). Restrictions to Travel Assistance travel benefits may apply to trips that are considered unsafe by the State Department.

MasterTrip® Travel Assistance

Before you begin your trip, MasterTrip provides information on travel requirements including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate information provided may differ from the rates actually used for transactions made on your card. Information on exchange rates for billed items on your statement should be obtained from the financial institution that issued your card. MasterTrip will help you locate and book travel, including insurance, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.

If you need emergency and need immediate medical attention, you can transfer up to $5,000 from a family member, friend or business account. This service does not provide maps or information regarding road conditions. Travel Service for Medical Protection

If you have a medical emergency away from home, MasterAssist Medical Protection can help you get the best care. MasterAssist Medical Protection is an insurance plan.

Emergency treatment by a physician or dentist, for covered medical, surgical, or dental conditions arising from illness or injury incurred during your trip. Each covered individual can receive up to $2,500 in coverage. (Because coverage is secondary, file with your own insurance company first, then we’ll help cover the difference.) The deductible is $50 per person, per trip.

Coverage is limited to emergency medical services resulting from accidental injury or emergency medical illness, which, if not treated immediately, could be expected by a prudent layperson to place a patient’s life, or the life of an unborn child, in serious jeopardy or seriously impair the patient’s bodily functions. Emergency illness benefits are limited to a maximum of $500 per day.

Furthermore, if you’re hospitalized while traveling alone, we’ll make arrangements to transport you to another medical facility or your home. If you’re traveling with dependent children, we’ll arrange to have the hospital provide care for your children. Hotel accommodations are provided for up to 8 days or more.

When you’re so ill that you’ve been and hospitalized outside the U.S. for more than 8 days, we’ll make and pay for travel arrangements for a round-trip, economy-class ticket to bring a relative or close friend to you. If you need to receive care in another country, we’ll pay up to $75 a day, up to 5 days, to help cover hotel expenses.

If you die while traveling, we’ll arrange for your remains to be sent home. We’ll help arrange to travel and help make arrangements for your travel companion(s) to get home. We would do the same if you were to travel companion(s) to die.

If one of your immediate relatives dies at home while you’re traveling abroad, we’ll pay for your return to the U.S. Coverage is secondary to any existing health and dental coverage (such as worker’s compensation, disability benefits law, or similar law) whether or not a claim is filed under such insurance.

Who is covered:

• You, your spouse, and unmarried dependent children under age 22, traveling with you.
• Where you’re covered:

Where you’re not covered:

• If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.

What is NOT covered:

• Service fees, charges, or charges not prescribed by, or performed by, or upon any government, public authority or customs official; risks of contraband; illegal activity or acts.

• Services, supplies, or charges not prescribed by, or performed by, or upon insurance or for any expenses incurred after your return to your city of residence.

• Air travel, except as a passenger on a licensed aircraft operated by an airline or air charter company.

• Non-emergency services, supplies, or charges.

• Professional services (including but not limited to the performance or rendition of labor or maintenance; repair or installation of products, goods or property; or professional advice of any kind including but not limited to: support, repair, maintenance, or replacement; legal, architectural, engineering; advice, insurance, riot, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts.

• Services, supplies, or charges not prescribed by, or performed by, or upon any government, public authority or customs official; risks of contraband; illegal activity or acts.

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• Air travel, except as a passenger on a licensed aircraft operated by an airline or air charter company.

• Non-emergency services, supplies, or charges.

• Professional services (including but not limited to the performance or rendition of labor or maintenance; repair or installation of products, goods or property; or professional advice of any kind including but not limited to: support, repair, maintenance, or replacement; legal, architectural, engineering; advice, insurance, riot, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts.

• Services, supplies, or charges not prescribed by, or performed by, or upon any government, public authority or customs official; risks of contraband; illegal activity or acts.
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, your issuer’s approval is required. You can receive a temporary card the next day in the United States, and within two business days most everywhere else.

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

Australia……………………………..1-800-120-113
Austria……………………………….0800-21-8235
France………………………………0-800-90-1387
Germany……………………………0800-819-1040
Hungary……………………………06800-12517
Ireland………………………………1-800-55-7378
Italy…………………………………..800-870-866
Mexico………………………………01-800-307-7309
Netherlands………………………….0800-023-5821
Poland………………………………0-8080-111-1211
Portugal……………………………...800-811-272
Spain…………………………………..900-97-1231
United Kingdom……………………0800-96-4767

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

Account Information and Card Benefits

When in the United States, contact your card issuer directly for account information and to access your card issuer for account information or to access any of your card benefits.

ATM Locations

Call 1-800-4CIRRUS to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Master®, and Cirrus® brands. Also, visit our website at www.mastercard.com or use our ATM locator. You can get cash at over 892,000 ATMs worldwide. Be sure you know your PIN (Personal Identification Number) before you travel to enable cash access.

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 card issuer’s number should be available on your monthly billing statement or on the back of your card.

Final Legal Disclosure

Except as specifically stated, this Guide is not a policy or contract of insurance. Insurance benefits are purchased by MasterCard and given complimentarily to you, but non-insurance services may have associated costs. (For example, legal referrals are free, but the lawyer’s fee is your responsibility.)

MasterRental, Purchase Assurance, Extended Warranty, and Medical Protection insurance benefits are provided under master policies of insurance issued by Virginia Surety Company, Inc. All information in this Guide about these benefits is subject to the terms and conditions of the master policies. As the insurer of the MasterCard coverage described herein, Virginia Surety Company, Inc. collects personal information about you from the following sources:

- Information we receive from you, from your request for insurance coverage, or from other forms you furnish to us, such as your name, address, telephone number, insurance coverage selected, and premium amount; and
- Information about your transactions with us, such as claims made and benefits paid.

We may disclose all information we collect, as described above, to companies that perform administrative or marketing services on our behalf solely in connection with insurance coverage you have selected.

We do not disclose any personal information about former insureds to anyone, except as required by law.

We restrict access to personal information about you to those employees who need to know that information in order to provide you with the selected insurance coverage. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information.

Should you have any questions about our procedures or information contained within your file, please call 1-800-MC-ASSIST.

Renewal of the Purchase Assurance, Extended Warranty, MasterRental and Medical Protection programs will go into effect February 1, 2004. Effective February 1, 2004, this guide replaces all prior Guides, program descriptions, advertising, and/or brochures by any party. We reserve the right to change the benefits and features of all of these programs.

We can cancel at any time or choose not to renew the insurance coverages for all cardholders. If we do, you will be notified at least 60 days in advance. If our insurer terminates, cancels, or chooses not to renew the coverages for all cardholders, you will be notified as soon as is practicable. Insurance benefits will still apply to vehicle rentals commenced or purchases made prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. From time to time, the MasterCard Assistance Center may require additional information.

These benefits apply only to cardholders whose cards are issued by U.S. financial institutions. The United States is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply to vehicle rentals commenced or purchases made prior to the date that your account is suspended or cancelled which otherwise meet terms and conditions of coverage.

All parties are expected to exercise due diligence and prudent judgment to avoid or diminish any theft or damage to the property insured under these programs. No insurance benefits will be provided in the event of fraud. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. Salvage may be requested by the claim administrator. If salvage is requested, it must be remitted to the administrator at the cardholder’s expense. Failure to remit requested salvage may result in denial of the claim. After a claim is paid under Purchase Assurance, Extended Warranty, MasterRental Insurance, or Medical Protection Coverage, any right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. Salvage may be requested by the claim administrator. If salvage is requested, it must be remitted to the administrator at the cardholder’s expense. Failure to remit requested salvage may result in denial of the claim. After a claim is paid under Purchase Assurance, Extended Warranty, MasterRental Insurance, or Medical Protection Coverage, the rights and remedies of the cardholder (or any third party paid 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 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 impair or prejudice these rights.

No right or benefit provided under Purchase Assurance, Extended Warranty, and MasterRental programs may be assigned without the prior written consent of MasterCard’s third-party administrator.

Receipt and/or possession of this Guide To Benefits does not guarantee coverage or coverage availability.

This Guide is intended as a summary of services and coverages and, in case of a conflict between this Guide and the Master Insurance policies or MasterCard’s or a member’s actual offerings, such Master policies or actual offerings shall control.

To File A Claim or Request Travel Assistance Services Call
1-800-MC-ASSIST (1-800-622-7747) or en Español 1-800-633-4466
Visit our website at www.mastercard.com