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

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**MasterRental® Insurance Coverage**

*(NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS)*

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.
- If your debit card is 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.

**The kind of coverage you receive:**
- MasterRental® will pay for covered damages up to $50,000 per incident on 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; and
  (c) Secondary Personal Effects Insurance coverage makes or attempts to make 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.
4. If payment is made under MasterRental, the insurance company is entitled
3. Be sure to submit all the above required documentation to the MasterCard
1. Call
How to file a claim:
What is NOT covered:
• Value added tax, or similar tax, unless reimbursement of such tax is
• War or hostilities of any kind (for example, invasion, rebellion, insurrection,
• Personal Effects Insurance does not cover animals, automobile equipment,
• Damages sustained on any surface, other than a bound surface, such as
• Coverage is not available where prohibited by law.
• You may be unable to use this service in Australia, Ireland, Israel, Italy, Jamaica,
• In general, coverage is accepted worldwide, but there are exceptions.
• An itemized repair bill or estimate, MasterCard statement, or debit bank
• Your MasterCard sales slip.
• Items not in the care, custody, or control of the owner.
• Items stolen from, in, upon or attached to automobiles or other vehicles,
• Items purchased entirely with the MasterCard card.
What is NOT covered:
• Lost and stolen, damaged, or misdelivered while under the care and control of a third party or common carrier (including but not limited to airlines, the U.S. Postal Service, or other delivery services).
• Losses due to normal wear and tear; misuse, fraudulent degradation, and/or abuse.
• Items that you damage through alteration (including cutting, saving, shaping).
• Used, antique, collectibles of any kind (including but not limited to trading cards, Beanie Babies, etc.), recycled, previously owned, refurbished, rebuilt, remanufactured items, product guarantees (for example, glass breakage) or “satisfaction guaranteed” items.
• Motorcycles and watercraft, aircraft, and boats or their motors, equipment, or accessories. Coverage will apply to motorized equipment used solely for the sport or recreational maintenance of a business, but not for commercial use.
• Land, buildings (including but not limited to homes and dwellings), permanently installed items, fixtures, or structures.
• Travelers checks; tickets of any kind; negotiable instruments; bullion; rare or precious coins; philatelic and numismatic property; cash or its equivalent.
• Coverage for stolen or damaged items that are made up of a pair or set.
• Coverage for stolen or damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.
• Items purchased entirely with the MasterCard card.
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 limited to the cost of the item (excluding delivery and transportation costs) up to $10,000 per incident and a total of $50,000 per cardholder account per year.
• Items you purchase with your card and give as gifts are also covered, subject to the same conditions.
• Coverage for stolen or damaged items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be replaced, or replaced individually, the value of the pair or set will be covered.
• Coverage for stolen or damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.
• Items purchased entirely with the MasterCard card.

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 no registration necessary.
What is covered:
• Most new products purchased entirely with your card that come with a
1. Call 1-800-MC-ASSIST to get a claim form. You must report any claim
3. Be sure to submit all the above required documentation to the MasterCard Assistance Center within 180 days of the incident, or the claim will not be honored. If you have any questions, please call 1-800-MC-ASSIST.
2. Complete and sign the claim form and attach all appropriate documentation, including a copy of:
• Your MasterCard sales slip.
• The rental agreement (front and back).
• Accident or police report.
• An itemized repair bill or estimate, MasterCard statement, or debit bank
• Any other documentation the MasterCard Assistance Center may request.
Be sure to submit all the above required documentation to the MasterCard Assistance Center within 180 days of the incident, or the claim will not be honored. If you have any questions, please call 1-800-MC-ASSIST.
If payment is made under MasterRental, the insurance company is entitled to recover other amounts from other parties or persons. Any party or person to whom the insurance company makes payment must transfer to the insurance company any of his or her rights to recovery against any other party or person. The cardholder must do everything necessary to secure these rights and take any steps that would jeopardize them, or these rights will be recovered from the cardholder.
Reminder: Please refer to the Final Legal Disclosure section.

Purchase Assurance
(Not available for purchasing, fleet, and vehicle-assigned cards)
MasterCard cardholders can benefit from the security and protection extended through Purchase Assurance, an insurance program. If something you bought with your card 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 90 days from the date of purchase.
To get coverage:
• Purchase Assurance insurance is for most items you purchase entirely
• Your card for yourself or to give as gifts.
• Purchase needs not be registered.
The kind of coverage you receive:
• Coverage is secondary to you or to the recipient of the gift if any other insurance that would cover the eligible purchases (such as homeowner’s

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 associates, and immediate family are covered by Secondary Personal Effects Insurance subject to the limits expressed above.

Which vehicles are covered:
• Most are, including all minivans and sport utility vehicles that are designed to accommodate nine passengers or fewer, when used on bound surfaces such as concrete or tarmac.
• Vehicles with a Manufacturers Suggested Retail Price of up to $50,000.

Excluded rental vehicles:
• All pick-up trucks, full-size vans mounted on truck chassis, campers, off-road vehicles, and other vehicles 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.
• Any loss that occurs while you or an authorized driver is in violation of the rental agreement.
• Any loss involving a rental vehicle being used for hire or as a public or commercial vehicle.
• Any loss that occurs due to driving while under the influence of drugs or alcohol; reckless driving, or being charged with either, unless found not guilty of any charge.
• Losses involving unauthorized drivers.
• Losses involving the theft of the rental vehicle when the renter or authorized driver cannot produce the keys to the rental vehicle, as a result of negligence.
• Mechanical failures caused by wear and tear, gradual deterioration or mechanical breakdown.
• Subsequent damages resulting from failure to mitigate damages once a rental vehicle is repaired.
• Blastouts or tierer/rim damage that occurs independently of vehicle damage and is not related to the rental vehicle and/or tire, or that has proven to be the proximate cause of further damage to the rental vehicle.
• Collision/Damage Waiver purchased through the rental agency, including but not limited to acceptable coverage of any Los Angeles or Partial Damage Waiver.
• Any damage that is of an intentional or non-accidental nature; caused by the renter or authorized driver(s) of the rental vehicle.
• Depreciation, diminishment of value, administrative, or other fees charged by the rental agency.
• In no event shall coverage be provided when a cardholder rents a vehicle beyond 31 consecutive days from the same rental agency, whether the original rental agreement is extended, a new written agreement is entered into, or a new vehicle is rented. A new vehicle rented in a different city from the same rental agency is permitted.
• Items resulting from any kind of illegal activity.
• Damages sustained on any surface, other than a bound surface, such as public roads.
• Personal Effects Insurance does not cover animals, automobile equipment, motorboats, motors, boats, sporting equipment, personal computer, household furniture, contact lenses, hearing aids, artificial teeth and limbs, currency, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, delays, loss of market, or indirect or consequential losses or damages of any kind.
• Lost items and items that mysteriously disappear without any evidence of a wrongful act (the only proof of loss is unexplained, or the item can no longer be provided as proof of loss).
• Unlocked or unattended (left in public sight, out of arm’s reach, lacking care, custody or control by cardholder or responsible party), items stolen from any location or place open to the general public or community for use or membership. Public places shall include the following: the covered person’s place of employment, elementary school, or secondary school, places of worship.
• Items purchased entirely with the MasterCard card.

2 Card refers to a MasterCard Corporate Payment Solutions Card and “Cardholder” refers to a MasterCard Corporate Payment Solutions Cardholder.
Travel Assistance Services
EXCEPT FOR MASTER ROADASSIST, NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS
Travel Assistance Services is your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions in case you're traveling 100 miles or more from home. This is reassuring, especially when you visit a place for the first time or do not speak the language. For services, call 1-800-MC-ASSIST, Enrolment is automatic and Travel Assistance Service is free to cardholders.
Please keep in mind that you will be responsible for the fees insured for professional and emergency services requested of Travel Assistance Services (e.g., medical or legal fees). Restrictions to Travel Assistance travel benefits may apply if your trip is 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 provided may differ from the exact rate that issuers use for transactions on your card, Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card. MasterTrip also helps you locate your credit or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen items. Travel Assistance will not reimburse you for a permanent loss.
If you have a travel expense and need cash, MasterTrip can arrange to transfer up to $5,000 from a family member, friend, or business account. This service does not provide maps or information regarding road conditions.
Travel Services Medical Protection
If you have a medical emergency away from home, MasterCard Medical Protection can help you get the best care. MasterCard Medical Protection is an insurance program.

What is covered:

global referral network of local physicians, dentists, hospitals, and pharmacies.
Emergency treatment by a physician or dentist, for covered medical, surgical, and dental conditions arising from illness or accidental 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.) There is a deductible of $50 per person, per trip.
Coverage is limited to emergency medical services resulting from accidental injury or emergency 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 jeopardy or seriously impair the patient’s bodily functions.
Emergency illness benefits are limited to a maximum of $50 per day.

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*If a cardholder’s mailing address is in the State of New York, mileage requirement is not applicable.
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 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 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 key toll free MasterCard Global Service telephone numbers are:

- Australia: 1-800-120-113
- Austria: 0800-12-8235
- France: 0-800-90-1387
- Germany: 0800-8-19-1040
- Hungary: 06800-12517
- Ireland: 1-800-55-7378
- Italy: 800-870-866
- Mexico: 001-800-307-7309
- Netherlands: 0800-022-5821
- Poland: 0-0800-111-1211
- Portugal: 800-8-11-272
- Spain: 900-97-1231
- United Kingdom: 0800-95-4-767

For additional information, or for country-specific toll free telephone numbers not listed above, visit our website at www.mastercard.com or the United States call 13636-722-7117.

Account Information and Card Benefits

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

ATM Locations

Call 1-800-4CIRRUS to find the location of a nearby ATM in the MasterCard ATM Locations information or to access any of your card benefits. When in the United States, contact your card issuer directly for account cash access.

When traveling outside the U.S., call MasterCard Global Service to access your card issuer for account information or to call the United States collect at 1-636-722-7111.

For additional information, or for country-specific toll free telephone numbers not listed above, visit our website at www.mastercard.com or the United States call 13636-722-7117.

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 concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or 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 this Guide, please call 1-800-MC-ASSIST.

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 complimentary 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.

If you have any questions about our procedures or information contained within this Guide, please call 1-800-MC-ASSIST.

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

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