

Gold MasterCard® (only for Puerto Rico)
Guide to Benefits

Important information. Please read and save.

This Guide to Benefits contains detailed information about travel, insurance, and assistance services that you can access as a preferred cardholder. These benefits and services are for eligible Gold MasterCard® cardholders effective **June 1, 2008**. 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, call 1-800-MC-ASSIST or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-7111.

“Card” refers to Gold MasterCard® credit card

“Cardholder”, “you”, and “your” refer to a Gold MasterCard credit cardholder, who has an eligible Gold MasterCard international use credit card account and whose name is embossed on the surface of the eligible MasterCard card.

MasterCard Guide to Benefits
Benefits that are always with you.

The following sections of this Guide to Benefits (Pages 2 through 10) 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 Pages 7 through 9.

MasterRental

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

When you rent a vehicle using your card, coverage will be provided for damages to the Rental Car caused by collision, Theft of and/or accidental fire. For claims instructions, please refer to the section "How to File a Claim".

Who Is Covered:

- Gold MasterCard 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 MasterCard 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 thirty one (31) consecutive days**.
- Coverage is available for Rental Agreements in the U.S., Canada and Puerto Rico.
- Coverage is not provided where prohibited by law.

The Kind of Coverage You Receive:

- MasterRental provides a maximum benefit amount up to \$50,000 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 Accidental Fire.
- 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 \$50,000; 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.

Which Vehicles Are NOT Covered (Excluded vehicles):

- All trucks (except Sport Utility Vehicles with Four Wheels unless specifically designed for and 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 1-800-MC-ASSIST or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-7111.

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, including parts 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. 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 anything.
- 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 Company" means any commercial vehicle rental agency which rents Rental Cars.

"Rental Period" means up to thirty-one (31) consecutive days.

"Services" means the performance or 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 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.

MasterTravel Insurance

Gold MasterCard cardholders, their Spouse, and dependent Children can benefit from valuable Common Carrier travel accident insurance coverage offered through MasterTravel™.

Who Is Covered:

- Gold MasterCard cardholders, the cardholder's Spouse 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 Gold MasterCard card and/or has been acquired with points earned by a Rewards Program associated with your card (i.e. mileage points for travel).

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 \$250,000 per person.
 - 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.

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 **\$250,000 per person**.
- 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. Benefits are provided as a percentage of the maximum Principal Benefit amount per the following Schedule of Losses:

Schedule of Losses:

<i>For Loss of:</i>	<i>Percentage of the Principal Benefit:</i>
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	50%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

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.

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;
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

“Exposure and Disappearance” means if an Insured Person suffers a Loss resulting from being unavoidably exposed to the elements due to a covered Accident, it will be covered as if resulting from an Injury. If the body of an Insured Person has not been found within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was a passenger, then it shall be deemed the Insured Person has suffered loss of Life.

“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 Gold MasterCard 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 and dependent Children when you're traveling 100 miles (160 km) 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).

Who Is Covered:

- Gold MasterCard cardholders, the cardholder's Spouse 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 \$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 \$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 1-800-MC-ASSIST or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-7111.

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 a Gold MasterCard international use credit card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of a loss.

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 cardholder.

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 passenger fare for a Common Carrier Conveyance has been charged to the eligible MasterCard Account or (b) purchased with an eligible card that received MasterCard Rewards for travel (i.e. mileage points) issued by a MasterCard Issuer.

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 Plus, 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 on 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.

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.

Insured Person(s): means a Gold 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.

MasterCard Rewards: means a program developed/offered by MasterCard and your Issuer, allowing you to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on your eligible Gold MasterCard card.

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.

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.

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

Spouse: means the husband or wife 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;
- 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 **1-800-MC-ASSIST (1-800-622-7747)** in the United States or call the MasterCard Global Service toll-free number in your country. If you are unable to access the toll-free number, please call the MasterCard Global Service collect number **1-636-722-7111**.*

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

Submit all the above required documentation to the MasterRental Assistance Center address below via regular or certified mail.

**MasterRental Assistance Center
C/O Cambridge Integrated Services Group, Inc.
P.O. Box 89405
Cleveland, OH 44101-6405 USA**

For all other insurance benefits, please submit the claim to MasterCard International, LA/C Claims Center (address that follows):

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) 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;
- b) 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;
- c) Your cardholder's statement of account showing the account is open and in good standing.

Submit all required information as outlined above to MasterCard International, LA/C Claims Center (Select the address below based on the shipping method):

“CERTIFIED OR COURIER MAIL”

MasterCard International - LA/C Claims Center
C/O American International Underwriters Overseas I.I.
.American International Plaza, 4th Floor
250 Muñoz Rivera Ave.
Hato Rey, Puerto Rico 00918

“REGULAR MAIL”

MasterCard International - LA/C Claims Center
C/O American International Underwriters Overseas I.I.
P.O. Box 13968
San Juan, Puerto Rico 00908-3968

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;
- b. children, in equal shares;
- c. parents, in equal shares;
- d. brothers and sisters, in equal shares; or
- e. executor or administrator.

All other 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.

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:

Argentina	0800-555-0507
Brazil	0800-891-3294
Chile	1230-020-2012
Colombia	01-800-912-1303
France	0-800-90-1387
Germany	0800-819-1040
Italy	800-870-866
Mexico	001-800-307-7309
Peru	0-800-307-7309
Portugal	800-8-11-272
Puerto Rico	1-800-307-7309
Spain	900-97-1231
United Kingdom	0800-96-4767
Venezuela	0800-1-002-902

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**.

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 (for all aforementioned benefits)

General: These benefits and services are effective for eligible MasterCard cardholders effective **June 1, 2008**. 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. Concierge and Travel Assistance Services are provided by AXA Assistance, USA. Insurance coverage is underwritten by approved Member Companies of AIG. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Mercer Health & Benefits, LLC of New York, NY 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 and MasterAssist Plus that occur 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, 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 shall be null and void if it violates 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.

The following benefits apply for Gold MasterCard cards issued by Issuers in Puerto Rico only.

The following sections of this Guide to Benefits (Pages 14 through 19) 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

Gold MasterCard® cardholders can benefit from the security and safety offered through Purchase Assurance Coverage. If something you bought with your Gold 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 Gold 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 credit card statement, regardless of sentimental or appreciated market value.

What is NOT covered:

- Items left in public sight, out of arm's reach, lacking care, custody, or control by the MasterCard Cardholder or responsible party.
- Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.

- Items that are stolen from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.
- Items lost, stolen, damaged, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- Losses that cannot be verified or substantiated.
- Items covered by a manufacturer's recall or class action suit.
- Items that you damage through alteration (including, but not limited to, cutting, sawing, shaping).
- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Stolen items without documented report from the police.
- Items that are damaged during transport via any mode.
- Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile, or any other motor vehicle.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow throwers, lawn mowers, and hedge trimmers).
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Travelers cheques, tickets of any kind (for example, for airlines, sporting events, concerts, or lotteries), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Losses caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, computer programs, operating software, and other software.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Losses caused by inherent product defects or pre-existing conditions.
- Direct or indirect losses resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Indirect or direct damages resulting from a covered loss.
- Game animals, pets, or specimens preserved for display (for example, fish, birds, reptiles, or mammals).
- Items stolen or damaged at a new home construction site.
- Rented, leased, or borrowed items for which you will be held responsible.

How to file a claim under Purchase Assurance coverage:

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.

PA-1 (12-04)

Extended Warranty Coverage

Gold MasterCard 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 Gold MasterCard cardholder.

To Get Coverage:

- You must purchase the new item entirely with your Gold 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 anytime.

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