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 BusinessCard® debit card
- MasterCard Corporate Card™
- MasterCard Corporate Executive Card™
- MasterCard Corporate Purchasing Card™
- MasterCard Corporate Fleet 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, 2000, and supersedes any previous Guide or program.

**CORPORATE PAYMENT SOLUTIONS**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterRental® Insurance Coverage</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Purchase Assurance®</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Extended Warranty</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Travel Assistance Services</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>MasterCard® VAT Reclaim Service</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>MasterCard® Global Service®</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>MasterCard® Special Services</td>
<td>✔</td>
<td>❈</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Driver-assigned cards only

**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.

To get coverage:
- Initiate and pay for the entire rental transaction with your card (tax, gasoline, and airport fees are not considered rental charges). If a coupon of any kind is applied toward payment, at least one day of rental must still be charged to your card; and
- If your debit card is not accepted for check-in by the vehicle rental company:
  - Secure the vehicle rental with any MasterCard credit card.
  - Write the last four digits of your debit card account number by your signature on the vehicle rental contract.
  - Pay for your vehicle rental with your debit card when you return the vehicle; and
- Decline the Collision/Loss Damage Waiver and Personal Effects Insurance offered by the vehicle rental company.

“Card” refers to a MasterCard Corporate Payment Solutions® Card and “Cardholder” refers to a MasterCard Corporate Payment Solutions® Cardholder.

MasterCard Corporate Payment Solutions® Guide to Benefits

Benefits that are always with you
1. Call How to file a claim:

Who is covered:

• Primary Collision/Loss Damage Insurance up to $50,000 per occurrence.
• Secondary Personal Effects Insurance subject to the limits expressed above.
• MasterRental brings you the security and safety offered through Purchase Assurance, an insurance program. If something you bought with your card is damaged or stolen within 90 days of purchase, chances are, you’re 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 with your card for yourself or to give as gifts.
• Items need not be registered.

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 MasterCard 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 year.
• Items purchased with your card and given 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 are unattachable individually or cannot be replaced or repaired 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.

What is NOT covered:

• Lost or damaged items that are not covered under the purchase assurance program.
• Items stolen from, in and or upon automobiles, other vehicles or common carriers.
• Items stolen from, in and or upon automobiles, other vehicles or common carriers.
• Unlocked or unattended (left in public sight out of arms reach, lacking care, custody or control by cardholder or responsible agent), items stolen from any location or place open to the public or community for use or membership. Public places shall not include the following: the covered person’s place of employment, elementary or secondary school, places of worship.
• Items lost, stolen, damaged, misdelivered, while under the care and control of a third party or common carrier (including but not limited to airlines, U.S. Postal Service, or delivery service).
• Losses due to normal wear and tear, misuse, fraud, gradual deterioration and/or abuse.
• Items damaged through alteration (including cutting, sawing, shaping).
• Used, antique, recycled, previously owned, rebuilt or remanufactured items.
• Motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories. Coverage will apply to motorized equipment used solely for the upkeep and maintenance of your 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.
• Damage caused by vermin or; damage caused by abuse.
• Plants, animals, consumables and perishables.
• Items purchased for resale, 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; or professional advice of any kind, including but not limited to information/services or advice secured from any help or support line).
• War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion); confiscation or damage by any government, public authority or customs official; risks of contraband; illegal activity or acts.
• Inherent product defects.
• Radioactive contamination.
• Acts of God (including but not limited to flood, hurricane and earthquake).
• Items stored at a new home construction site.

How to file a claim:

1. Call 1-800-MC-ASSIST to obtain a claim form. You must report the claim within 30 days of the incident or we will not be able to honor your claim. (Outside the U.S. use AT&T Direct and then 1-800-MC-ASSIST.)
2. Complete and sign the claim form. Attach all documentation, including a copy of:
• Your MasterCard receipt.
• The rental agreement (front and back).
• The accident or police report.
• Itemized repair bill, or estimate, MasterCard statement or debt ledger statement, and copy of the coupon, if used.
• The rental company’s Fleet Utilization Log if “Loss of Use” charges are claimed.
• Any other documentation the MasterCard Assistance Center requests.
3. Submit documents to the MasterCard Assistance Center within 180 days of the incident, or your claim will not be honored.
4. 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.

Purchase Assurance®

(Not available for corporate purchasing, corporate fleet and vehicle-assigned cards)

Cardholders can benefit from the security and safety offered through Purchase Assurance, an insurance program. If something you bought with your card or card is damaged or stolen in less than 90 days of purchase, chances are, you’re 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 with your card for yourself or to give as gifts.
• Items need not be registered.

The kind of coverage you get:

• Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowners’, renter’s or auto insurance), Purchase Assurance will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card subject to the limits expressed above.

This benefit extends to the item’s owner (i.e., when a purchase is made for a business, the business claims the benefit.)

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 MasterCard 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 year.
• Items purchased with your card and given 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 are unattachable individually or cannot be replaced or repaired 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.

What is NOT covered:

• Lost or damaged items which mysteriously disappear without any evidence of a wrongful act.
• Items stolen from, in and or upon automobiles, other vehicles or common carriers.
• Items stolen from, in and or upon automobiles, other vehicles or common carriers.
• Unlocked or unattended (left in public sight out of arms reach, lacking care, custody or control by cardholder or responsible agent), items stolen from any location or place open to the public or community for use or membership. Public places shall not include the following: the covered person’s place of employment, elementary or secondary school, places of worship.
• Items lost, stolen, damaged, misdelivered, while under the care and control of a third party or common carrier (including but not limited to airlines, U.S. Postal Service, or delivery service).
• Losses due to normal wear and tear, misuse, fraud, gradual deterioration and/or abuse.
• Items damaged through alteration (including cutting, sawing, shaping).
• Used, antique, recycled, previously owned, rebuilt or remanufactured items.
• Motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories. Coverage will apply to motorized equipment used solely for the upkeep and maintenance of your 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.
• Damage caused by vermin or; damage caused by abuse.
• Plants, animals, consumables and perishables.
• Items purchased for resale, 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; or professional advice of any kind, including but not limited to information/services or advice secured from any help or support line).
• War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion); confiscation or damage by any government, public authority or customs official; risks of contraband; illegal activity or acts.
• Inherent product defects.
• Radioactive contamination.
• Acts of God (including but not limited to flood, hurricane and earthquake).
• Items stored at a new home construction site.

2 “Card” refers to a MasterCard Corporate Payment Solutions® Card and “Cardholder” refers to a MasterCard Corporate Payment Solutions® Cardholder.
Items under rent, lease or borrow for which you will be held responsible.
Any computing equipment or peripherals, data transmission or photocopying equipment.
See how to file a claim at the end of the Extended Warranty section.

**Extended Warranty**

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 an original manufacturer’s U.S. warranty, or b) a U.S. store brand warranty (on U.S. store brand items) of five years or less. For qualified purchases, Extended Warranty doubles the warranty time period and doubles the coverage of either of the above warranties up to a maximum of one additional year. If, however, either warranty is for more than five years no coverage will apply.
- 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 one year or less with your product, Extended Warranty will cover up to one additional year after both the original manufacturer’s (or U.S. store brand) warranty and the purchased service contract coverage period ends. If your service contract extends one year, this coverage does not apply.
- Motorized vehicle parts are covered.
- Extended Warranty will not pay more than the actual amount charged to your card for the item or $10,000, whichever is less.

What is NOT covered:
- Lost items and items which mysteriously disappear without any evidence of a wrongful act.
- Items stolen from, in or upon automobiles, other vehicles or common carriers.
- Used, antique, recycled, previously owned, rebuilt, remanufactured, product guarantee (for example, eyeglass breakage) or “satisfaction guaranteed” items.
- Boats or motorized vehicles (including but not limited to airplanes, automobiles and motorcycles).
- Land, buildings (including but not limited to homes and dwellings).
- 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, or professional advice of any kind, including help lines).
- Any shipping charges, transportation and delivery charges, or promised time frames of delivery, whether or not stated or covered by the manufacturer’s warranty.
- Any physical damage to the product including damage as a direct result of Acts of God or power surges.
- Mechanical failure resulting in product recalls.
- Diagnostic charges in the absence of any covered repairs.
- Any computing equipment or peripherals, data transmission or photocopying equipment.

**HOW TO FILE A CLAIM UNDER PURCHASE ASSURANCE OR EXTENDED WARRANTY INSURANCE COVERAGE:**

Keep receipts for items you buy with your card. You’ll need them to file a claim.

1. Call 1-800-MC-ASSIST to obtain a claim form. You must report the claim within 30 days of the incident or we will not be able to honor your claim.
2. Submit the following documentation as proof of loss, including but not limited to:
   - Signed claim form
   - MasterCard receipt
   - MasterCard statement or debit bank statement
   - Itemized store receipt
   - For claims under Purchase Assurance, please also provide:
     - Report from police or appropriate authority
     - Copy of the declarations page of any applicable insurance policy including homeowner’s, renter’s or auto insurance.
   - For claims under Extended Warranty, please also provide:
     - Original manufacturer or dealer’s warranty and extended service contract if applicable.
   - Return all required documentation within 90 days from the date of incident or we will not be able to honor the claim.
3. The program administrator will decide whether to have the item repaired or replaced, or to reimburse you up to the amount paid for the item.

**Reminder:** Please refer to the Final Legal Disclosure section.

**Travel Assistance Services**

Travel Assistance Services is your guide to many important services you might need when you’re traveling 50 miles or more from home.* MasterAssist Medical Protection can assist you when you are traveling 100 miles or more from your home.* This is reassuring, especially when you are visiting 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 keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bill). Restrictions to Travel Assistance travel benefits may apply to regions that are considered unsafe by the State Department.

**MasterTrip**

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 will also help you locate any lost or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.

If you have a travel emergency 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.

**MasterAssist 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 program.

**What is covered:**
- A 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 illnesses 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 $250 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 to place a patient’s life in jeopardy or seriously impair the patient’s bodily functions. Emergency Illness benefits are limited to a maximum of $500 per day.
- If you’re hospitalized while traveling alone, we’ll make arrangements to obtain care. If needed, we’ll pay for transportation to another medical facility or your home. If you’re traveling with dependent children, we’ll arrange, and pay, for their return home if your hospitalization is expected to last 8 days or more.
- When you’re traveling alone 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 recuperate in a hotel after hospitalization, 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, pay for repatriation, and help make arrangements for your travel companion(s) to get home. We would do the same for you if your travel companion(s) should 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, 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:**
- Travel 100 miles or more from your home*, except in Afghanistan, Iran, Iraq, Kampuchea, Laos, Libya, Myanmar, North Korea, Sri Lanka, Vietnam, and other countries we deem unsafe.

**When you’re covered:**
- You’re covered from the day you leave until midnight of the 60th day of your trip, or the day you return to your city of residence, whichever is sooner. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.

**What is NOT covered:**
- Services, supplies or charges; not prescribed by or performed by or upon the direction of a physician or dentist; not medically necessary; rendered by other than hospital providers; not legally obligated to pay in the absence of any coverage.
- Experimental/investigative services; telephone consultations.
- Medical or dental expenses payable under any existing group health or accident insurance or for any expenses incurred after your return to your city of residence.
- War; military duty; civil disorders.
- Air travel, except as a passenger on a licensed aircraft operated by an airline or air charter company.
- Non-emergency services, supplies, or charges.
- Injury, illness, or loss due to: normal pregnancy or childbirth; professional athletics or training; participation in any athletic events that require payment of any entry fee, including training for such event(s); mountain climbing; motor competition; intentionally self-inflicting harm.

**Additional information:**
- All medical transportation must be approved by both the attending doctor and the Assistance Center staff. All other travel benefits must be approved in advance by the Center. All travel will be scheduled, economy class, if original ticket(s) cannot be used. MasterTrip must be given the return ticket(s), or must be reimbursed the value of unused ticket(s). Expenses without prior approval of the Center will not be reimbursed. The maximum amount paid for travel and repatriation costs, besides shipment of remains, is $10,000 on any 

---

*"Card" refers to a MasterCard Corporate Payment Solutions Card and "Cardholder" refers to a MasterCard Corporate Payment Solutions Cardholder.

*If a cardholder’s mailing address is in the state of New York, mileage requirement is not applicable.
single covered trip.

- By making a request for assistance, or a claim for health or dental benefits, you assign to AXA Assistance the rights to receive benefits and/or reimbursement payable under other health or dental insurance for covered services performed or paid for by AXA Assistance.

How to file a claim:

1. Call 1-800-MC-ASSIST to obtain a claim form. Report the claim within 60 days of the completion of the care you receive, or we will not be able to honor your claim.
2. Complete and send the claim form with all documentation to the MasterCard Assistance Center.

Master RoadAssist® Roadside Service

(Available only when traveling in the 50 United States and the District of Columbia)

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 also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated.
- We are responsible for emergency road services charges incurred by towing facilities responding to your call, even if you are not with your vehicle (or it’s gone) when the tow truck arrives. MasterCard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.
- 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-ton capacity trailers, campers or vehicles requiring special equipment. If it’s a rental car, be sure to call the vehicle rental company before you call 1-800-MC-ASSIST, since many rental companies have special procedures regarding emergency road service assistance.

MasterLegal® Referral Service

- Provides you with English-speaking legal referrals or consults with appropriate embassies and consulates regarding your situation.
- Assists with transfer of up to $5,000 in cash from your business, a family member, or friend, to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

MasterCard® VAT Reclaim Service

Would your company say no to a tax refund? We can help your company reclaim the Value Added Tax (VAT) paid on business services purchased in the European Union.

- We’ll help determine which expenses are eligible and process the necessary paperwork. From the U.S., call 1-800-306-6068. When outside the U.S. we call our access number at 353-666-1772.
- If your company is issued a refund, we apply a discounted processing fee of 1.5% based on the VAT refunded.

MasterCard Global Service®

MasterCard Global Service provides worldwide, 24 hour assistance with:

- Lost and Stolen Card Reporting, Emergency Card Replacement and Emergency Cash Advance
- MasterCard Assistance Center may require additional information.

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 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:

- Argentina 08002-2002
- Australia 1-800-120-113
- Brazil 004031-11-887-023
- France 0800-90-1387
- Greece 0800-11-887-0303
- Hong Kong 800-966677
- Ireland 1-800-55-7378
- Italy 800-870-866
- Japan 00331-11-3886
- Mexico 01-800-307-7309
- South Africa 0800-990-418
- South Korea 00798-111-5087-023
- United Kingdom 0800-36-4676

For additional information, or for country-specific toll-free telephone numbers not listed above, visit our website at www.mastercard.com or call the U.S. collect at 1-314-542-7111.

Account Information and Card Benefits

- When in the U.S., contact your card issuer directly for account information and/or assistance with 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

MasterCard ATM Network accepting MasterCard®, Master®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator. You can get cash at over 465,000 ATMs worldwide. Be sure you know your PIN before you travel to enable cash access.

MasterCard® Special Services

A single source for a variety of personal time-saving services:

- Gift buying assistance.
- Gourmet food and flowers.
- Dining referrals/reservations.
- Premium event tickets and packages—theater, sports, concerts.
- Entertainment information on major city area attractions.
- Sedan and limousine service.
- Broad range of business support services.
- Research assistance on hard-to-find items.

These services can be accessed around the clock and around the world. For more information, visit our website at www.mastercard.com or call 1-800-MC-ASSIST.

Final Legal Disclosure

General Provisions for Travel Assistance Services, Purchase Assurance, Extended Warranty and MasterRental programs: Except as specifically stated, this Guide is not a policy or contract of insurance. Benefits are provided free of charge and enrollment is automatic, 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 MasterAssist 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.

Renewal of the MasterRental, Purchase Assurance, Extended Warranty, and MasterAssist Medical Protection programs will go into effect February 1, 2000. Effective February 1, 2000, 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 these programs.

MasterRoadAssist® Roadside Service is provided by the American Automobile Association.

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 cancels or chooses not to renew the coverage for all cardholders, you will be notified within 60-120 days before the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption. 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.

All of these benefits apply to cardholders whose cards are issued by U.S. financial institutions. U.S. 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 that 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; insurance benefits will not apply 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. This is paid under Purchase Assurance, Extended Warranty, MasterAssist Medical Protection, or MasterRental Insurance 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 jeopardize them. No rights or benefits provided under MasterRental, Purchase Assurance, Extended Warranty, and MasterAssist Medical Protection programs may be assigned without the prior written consent of MasterCard’s third-party administrator.

©2000 MasterCard International Incorporated

CPS-GBF-4/00