MasterCard Corporate Payment Solutions Guide to Benefits

Important information. Please read and save.

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

- MasterCard BusinessCard® Card
- MasterCard Executive BusinessCard® Card
- MasterCard® Small Business Multi Card
- debit MasterCard BusinessCard® Card
- MasterCard Corporate Card®
- MasterCard® VAT Services
- Travel Assistance
- Purchase Assurance®
- Reclaim Service
- MasterCard® Extended Warranty
- MasterCard® Reimbursement
- MasterCard® Global Service®

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

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

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- 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.

How to get coverage:

- Simply initiate entire rental agency's security deposit and pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your card. If a rental agency promotion of any kind is initially applied toward payment of the rental vehicle, at least one day of rental must be charged to your MasterCard card; and
- If your debit card is not accepted for check-in by the rental agency:
- If your debit card is not accepted for check-in by the rental agency:
- Secure the vehicle rental with any MasterCard credit card and decline the Collision/Damage Waiver offered by the rental agency;
- Lien the vehicle in your own name and sign the car rental contract. Coverage does not apply if you pay for someone else to rent the vehicle;
- Coverage begins when you pick up the vehicle and ends when you return it, limited to a maximum 31-consecutive-day rental period. Rental:
- Decline the Collision/Damage Waiver and the personal effects insurance offered by the rental agency.
- Decline the Collision/Damage Waiver and the personal effects insurance offered by the rental agency.
- Coverage will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.
- Each incident is $50,000 per covered person, per occurrence. The total benefits per rental period cannot exceed $2,000.

The kind of coverage you receive:

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

Coverage will be provided for:

- Up to $50,000 per incident on claims for which the cardholder or any other authorized driver is legally responsible to the rental agency on a primary basis.
- (a) physical damage and theft of the vehicle up to its market value, not to exceed $50,000;
- (b) reasonable and customary charges imposed by the rental agency for the period of time the vehicle is being repaired;
- (c) reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss;
- (d) Secondary Personal Effects insurance covers damage or theft of such effects. You must first file under other applicable insurance (e.g., home or business), then we'll cover whatever is not covered by your insurance. This insurance is only available if you are covered by MasterRental Primary Collision/Damage Insurance. Maximum coverage per rental period is $1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed $2,000;
- (e) Theft or damage to personal effects while in transit in the rental vehicle or in any building en route during a trip using the rental vehicle.

*Card* refers to a MasterCard Corporate Payment Solutions® Card and “Cardholder” refers to a MasterCard Corporate Payment Solutions® Cardholder.
Who is covered:
The MasterCard cardholder and those designated in the vehicle rental contract as authorized drivers are covered by Primary Collision/Damage Insurance.

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

What vehicles are covered:
Most are, including all minivans and sport utility vehicles that are designed as authorized drivers are covered by Primary Collision/Damage Insurance.

1. Call 1-800-MC-ASSIST or (Outside the United States, use AT&T Direct and then 1-800-MC-ASSIST)

2. Complete and sign the claim form and attach all appropriate documentation, including a copy of:
   • Your MasterCard sales slip
   • The rental agreement (front and back)
   • Accident or police report
   • An itemized repair bill or estimate, MasterCard statement, or debit bank statement and copy of car rental agency promotion, if used.
   • A copy of the rental agency's fleet utilization log, if "Loss of Use" charges are being claimed.
   • Any other documentation the MasterCard Assistance Center may request.

3. Be sure to submit all the above required documentation to the MasterCard Assistance Center within 180 days of the incident, or the claim will not be honored. If you have any questions, please call 1-800-MC-ASSIST.

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 whom the insurance company makes payment must transfer the insurance payment to you or the person entitled to recover against any other party or person. The cardholder must do everything necessary to secure these rights and do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Reminder: Please refer to the Final Legal Disclosure section.

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

MasterCard cardholders can benefit from the security and peace of mind gained through Purchase Assurance, an insurance program. If something you bought with your card is damaged or stolen within 90 days of purchase, your purchase may be protected. Most new purchases are covered against theft or damage for a full 90 days from the date of purchase.

To get coverage:
• Purchase Assurance insurance is for most items you purchase entirely with your card for yourself or to give as gifts.
• Purchases need not be registered.
• The kind of coverage you receive:
  - Coverage extends to you or the recipient of the gift if the other party or person that has any other insurance that you would cover the eligible purchases (such as homeowner’s, 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 below.
  - 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 credit card statement.
  - Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to $10,000 per incident and a total of $50,000 per cardholder account per year.

• Items you purchase with your card and give as gifts are also covered, subject to the same conditions.

• Coverage for stolen or damaged items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be replaced, or replaced individually, the value of the pair or set will be covered. Coverage for stolen or damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

• Items purchased entirely with the MasterCard card.

What is NOT covered:
• Most items that mysteriously disappear without any evidence of a wrongful act (the only proof of loss is unexplained, or the item can no longer be provided as proof of loss).

• Lost, stolen, or mislaided while under the care and control of a third party (except for cases of larceny, theft, or fraud).

• Damages sustained on any surface, other than a bound surface, such as parquet, tile, linoleum, or marble.

• Personal Effects Insurance does not cover animals, automobile equipment, sports equipment, personal computers, kitchenware, furniture, contact lenses, hearing aids, artificial teeth and limbs, cabinetry, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, delays, loss of time, or indirect or consequential losses or damages of any kind.

• Lost items and items that mysteriously disappear without any evidence of a wrongful act (the only proof of loss is unexplained, or the item can no longer be provided as proof of loss).

• War or hostilities of any kind (for example, invasion, rebellion, insurrection, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts.

• Depreciation, diminishment of value, administrative, or other fees charged by the rental agency.

• Mechanical breakdown. Subsequent damages resulting from failure to mitigate damages once a mechanical breakdown has occurred.

• Blowsow or tierin ramage that occurs independently of vehicle damage resulting from rental vehicle and/or tire, or that has been proven to be the proximate cause of further damage to the rental vehicle.

• Collision/Damage Waiver purchased through the rental agency, including but not limited to: Acceptance of any Loss/Damage Waiver or Partial Damage Waiver.

• Any damage that is of an intentional or non-accidental nature, caused by the renter or authorized driver(s) of the rental vehicle.

• Depreciation, diminishment of value, administrative, or other fees charged by the rental agency.

• Items resulting from any kind of illegal activity.

• Damages sustained on any surface, other than a bound surface, such as parquet, tile, linoleum, or marble.

• Most items you buy entirely with your card are covered for a full 90 days from the date of purchase indicated on your credit card statement.
  - Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to $10,000 per incident and a total of $50,000 per cardholder account per year.

• Items you purchase with your card and give as gifts are also covered, subject to the same conditions.

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• Items purchased entirely with the MasterCard card.

Wha...
**Travel Assistance Services**

**Travel Assistance Services** is your guide to important services you may need when traveling. Benefits are designed to assist you or your travel companions when you’re traveling 100 miles or more from home.

**When you’re covered:**
- If you die while traveling abroad, 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, illegal 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:**
- More than 100 miles from your home*, except in Afghanistan, Iran, Iraq, Kampuchea, Laos, Libya, Morocco, 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 up 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 medical or legal advice rendered by other than hospital providers, not legally obligated to pay in the absence of any coverage.
- Experimental/investigative services, or 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 or hostility of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts.
- 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 up 48 hours after your return.

**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. MasterAssist 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 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 honor your claim. For claims under Extended Warranty, please also provide:
   - Original manufacturer’s or dealer’s warranty extended service contract if applicable.
   - Any computing equipment or peripherals, data transmission or rendering of labor or maintenance; repair or installation of products, or land, buildings (including but not limited to homes and dwellings); permanently installed items, fixtures, or structures.
   - Consumables and peripherals.
   - 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 items such as training/services or advice secured from any help or support line; or technical support for hardware, software or any other peripherals). Application programs, operating software, and other software.
   - Any shipping, transportation and delivery charges, or promised time frames of delivery, whether or not stated or covered by the original manufacturer’s or dealer’s warranty extended service contract.
   - Any computing equipment or peripherals, data transmission or rendering of labor or maintenance; repair or installation of products, or land, buildings (including but not limited to homes and dwellings); permanently installed items, fixtures, or structures.
   - Consumables and peripherals.
   - 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 items such as training/services or advice secured from any help or support line; or technical support for hardware, software or any other peripherals). Application programs, operating software, and other software.
   - Any shipping, transportation and delivery charges, or promised time frames of delivery, whether or not stated or covered by the original manufacturer’s or dealer’s warranty extended service contract.
   - Any computing equipment or peripherals, data transmission or rendering of labor or maintenance; repair or installation of products, or land, buildings (including but not limited to homes and dwellings); permanently installed items, fixtures, or structures.
   - Consumables and peripherals.
   - 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 items such as training/services or advice secured from any help or support line; or technical support for hardware, software or any other peripherals). Application programs, operating software, and other software.
   - Any shipping, transportation and delivery charges, or promised time frames of delivery, whether or not stated or covered by the original manufacturer’s or dealer’s warranty extended service contract.
2. Complete and send the claim form with all documentation to the MasterCard Assistance Center.

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

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**Travel Services Medical Protection**

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

**What is covered:**
- 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 illness or accidental injury incurred during your trip. Each covered individual can receive up to $2,500 in coverage. (Because coverage is secondary, file with your own insurance company first, then we’ll help cover the difference.) There is a deductible of $50 per person, per trip.
- Coverage is limited to emergency medical services resulting from accidental injury or emergency illness, which were not treated immediately, could be expected by a prudent layperson to place a patient’s life, or the life of an unborn child, in jeopardy or seriously impair the patient’s bodily functions. Emergency Illness benefits are limited to a maximum of $500 per day.

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*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.*
MasterCard Global Service provides worldwide, 24-hour assistance with lost and stolen card reporting, emergency card replacement and emergency cash advance.

Call MasterCard Global Service immediately to report your card lost or stolen and cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer’s approval, you can receive a temporary card the next day in the United States, and within two business days most everywhere else.

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

Australia........................................1-800-120-113
Austria........................................0800-819-1040
France.........................................0-800-90-1387
Germany......................................0800-819-1040
Hungary......................................06800-12517
Ireland........................................1-800-55-7378
Italy............................................800-870-866
Mexico........................................001-800-307-7309
Netherlands.................................0800-022-58321
Poland........................................0-800-011-1211
Portugal......................................800-811-272
Spain..........................................900-97-1231
United Kingdom...........................0800-96-4767

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

Account Information and Card Benefits

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

ATM Locations

Call 1-800-MC-ASSIST 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 892,000 ATMs worldwide. Be sure you know your PIN (Personal Identification Number) before you travel to enable cash access.

Account and Billing Information

IMPORTANT: Contact your card issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your card issuer’s number should be available on your monthly billing statement or on the back of your card.

Final Legal Disclosure

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

MasterRental, Purchase Assurance, Extended Warranty, and Medical Protection insurance benefits are provided under master policies of insurance issued by Virginia Surety Company, Inc. All information in this Guide about these benefits is subject to the terms and conditions of the master policies.

As the insurer of the MasterCard coverage described herein, Virginia Surety Company, Inc. collects personal information about you from the following sources:

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

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

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

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

Should you have any questions about our procedures or information contained within this Guide To Benefits does not guarantee coverage or coverage availability.

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

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

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

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

All parties are expected to exercise due diligence and prudent judgment to avoid or diminish any theft or damage to the property insured under these programs. No insurance benefits will be provided in the event of fraud. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. Salvage may be requested by the claim administrator. If salvage is requested, it must be remitted to the administrator at the cardholder’s expense. Failure to remit requested salvage may result in denial of the claim. After a claim is paid under Purchase Assurance, Extended Warranty, MasterRental Insurance, and Medical Protection Coverage, the rights and remedies of the cardholder (or any third party paid under this program) against any party in respect to this loss or damage shall 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 Purchase Assurance, Extended Warranty, and MasterRental programs may be assigned without the prior written consent of MasterCard’s third-party administrator.

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

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