

Guide to Benefits

MasterCard Public Sector Payment Solutions Guide to Benefits

Important information. Please read and save.

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

MasterCard Public Sector Travel Card®	MasterCard Government Travel Card®
MasterCard Public Sector Purchasing Card®	MasterCard Government Purchasing Card®
MasterCard Public Sector Fleet Card®	MasterCard Government Fleet Card®
MasterCard Public Sector Multi Card® Card	MasterCard Government Integrated 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. We recommend you keep a copy of this Guide on file for your reference. 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.

PUBLIC SECTOR PAYMENT SOLUTIONS								
	Public Sector Travel Card	Public Sector Purchasing Card	Public Sector Fleet Card	Public Sector Multi Card	Government Travel Card	Government Purchasing Card	Government Fleet Card	Government Integrated Card
MasterRental® Insurance Coverage	✓	✓	✓*	✓*	✓	✓	✓*	✓*
Purchase Assurance®	✓			✓*	✓			✓*
Extended Warranty	✓			✓*	✓			✓*
Travel Assistance Services	✓	✓	✓*	✓*	✓	✓	✓*	✓*
MasterCard® VAT Reclaim Service	✓	✓	✓*	✓*	✓	✓	✓*	✓*
MasterCard Global Service®	✓	✓	✓	✓	✓	✓	✓	✓

* 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**
- Decline the Collision/Damage Waiver and the personal effects insurance offered by the rental agency; **and**
- You (the cardholder) must rent the vehicle in your own name and sign the car rental contract. Coverage does not apply if you pay for someone else to rent the vehicle.
- Coverage begins when you pick up the vehicle and ends when you return it, limited to a maximum 31-consecutive-day rental period.
- MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.

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 authorized driver are legally responsible to the rental agency on a primary basis.
 - physical damage and theft of the vehicle up to its market value, not to exceed \$50,000.
 - reasonable and customary charges imposed by the rental agency for the period of time the vehicle is being repaired ("Loss of Use" charges) that are substantiated by a Fleet Utilization log.
 - reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss.
 - 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.
 - 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.

Who is covered:

- The MasterCard cardholder and those designated in the car rental contract as authorized drivers are covered by Primary Collision/Damage Insurance.
- You, your associates, and immediate family are covered by Secondary Personal Effects Insurance subject to the limits expressed above.

"Card" refers to a MasterCard Public Sector Payment Solutions® Card and "Cardholder" refers to a MasterCard Public Sector Payment Solutions® Cardholder.

MasterCard Public Sector Payment Solutions Guide to Benefits
Benefits that are always with you

Which vehicles are covered:

- Most are, including all minivans and sport utility vehicles that are designed to accommodate nine passengers or fewer, when used on bound surfaces such as concrete or tarmac.
- Vehicles with a Manufacturer's Suggested Retail Price of up to \$50,000.

Excluded rental vehicles:

All trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, and other recreational 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), or limousines. If you have any questions, or to confirm coverage for a particular vehicle, call **1-800-MC-ASSIST**.

Where you're covered:

- In general, coverage is accepted worldwide, but there are exceptions.
- You may be unable to use this service in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand. Please contact your car rental agency before you travel.
- Coverage is not available where prohibited by law.

What is NOT covered:

- Coverage is not all-inclusive, which means it does not cover such things as personal injury or personal liability. It does not cover you for damage to someone else's vehicle or for any injury to any party.
- Coverage is not provided for any obligation you assume other than that which is covered under this program or your personal auto policy.
- Any loss that occurs while you or an authorized driver is in violation of the rental agreement.
- Any loss involving a rental vehicle being used for hire or as a public or livery conveyance.
- Any loss that occurs due to driving while under the influence of drugs or alcohol; reckless driving; or being charged with either, unless found not guilty of any charge.
- Losses involving unauthorized drivers.
- Losses involving the theft of the rental vehicle when the renter or authorized driver cannot produce the keys to the rental vehicle, as a result of negligence.
- Mechanical failures caused by wear and tear, gradual deterioration or mechanical breakdown.
- Subsequent damages resulting from failure to mitigate damages once a loss has occurred.
- Blowouts or tire/rim damage that occurs independently of vehicle damage/theft or vandalism to the 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.
- In no event shall coverage be provided when a cardholder rents a vehicle beyond 31 consecutive days from the same rental agency, whether the original agreement is extended, a new written agreement is entered into, or a new vehicle is rented. A new vehicle rented in a different city from the same rental agency is permitted.
- Losses resulting from any kind of illegal activity.
- Damages sustained on any surface, other than a bound surface such as concrete or tarmac.
- Personal Effects Insurance does not cover animals, automobile equipment, motorcycles, boats, motors, sporting equipment, personal computers, household furniture, contact lenses, hearing aids, artificial teeth and limbs, currency, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, delays, loss of market, or indirect or consequential losses or damages of any kind.
- Lost items and items that mysteriously disappear without any evidence of a wrongful act (the only proof of loss is unexplained, or the item can no longer be provided as proof of loss).
- War or hostilities 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.
- Theft of or damage to unlocked or unsecured vehicles.
- Value added tax, or similar tax, unless reimbursement of such tax is required by law.
- Items not in the care, custody, or control of the owner.
- Items stolen from, in, or upon automobiles or other vehicles.

How to file a claim:

1. Call **1-800-MC-ASSIST** to get a claim form. You must report any claim within 30 days of the incident or we will not be able to honor your claim. (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).
 - The accident or police report.
 - An itemized repair bill or estimate, MasterCard 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 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.

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 safety offered 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 is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter's, or 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 an organization, the organization 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 used, 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.
- Items purchased entirely with the MasterCard card.

What is NOT covered:

- Lost items and items that mysteriously disappear without any evidence of a wrongful act (the only proof of loss is unexplained, or the item can no longer be provided as proof of loss).
- Unlocked or unattended (left in public sight, out of arm's reach, lacking care, custody or control by cardholder or responsible party), items stolen from any location or place open to the general public or community for use or membership. Public places shall include the following: the covered person's place of employment, elementary or secondary school, places of worship.
- Items lost, stolen, damaged, or misdelivered while under the care and control of a third party or common carrier (including but not limited to airlines, the U.S. Postal Service, or other delivery services).
- Losses due to normal wear and tear, misuse, fraud, gradual deterioration, and/or abuse.
- Items that you damage through alteration (including cutting, sawing, shaping).
- Used, antique, collectibles of any kind (including but not limited to trading cards, Beanie Babies, etc.), recycled, previously owned, refurbished, rebuilt, remanufactured items, product guarantees (for example, glass breakage) or "satisfaction guaranteed" items.
- 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 an organization, 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.
- Plants, animals, consumables, and perishables.
- Items purchased for resale.
- 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.
- Any computing equipment or peripherals, data transmission, or photocopying equipment purchased with the Public Sector Multi Card or the Government Integrated Card.
- War or hostilities 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.
- Inherent product defects.
- Radioactive contamination.
- Acts of God (including but not limited to flood, hurricane, and earthquake), or consequential losses resulting from any Act of God.
- Items stored at any construction site.
- Items under rent, lease, or borrowed, for which you will be held responsible.
- Items stolen from, in, upon, or attached to automobiles or other vehicles, whether being used as a business or not; including but not limited to airplanes, trains, boats, RVs, or other private common carriers.
- Items not in the care, custody, or control of the owner.
- Items in transport, via any mode, that are not properly secured while in transport.
- Items taken by visible forced entry, force, and/or under duress without a documented police report.

See how to file a claim at the end of the Extended Warranty section



Extended Warranty

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

When you make a purchase with your card, you may also get Extended Warranty at no extra charge. Extended Warranty is an insurance program. There is no registration necessary.

What is covered:

- Most new products purchased entirely with your card that come with a) 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 duplicates 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. If you purchased a service contract or extended warranty, see 3rd bullet below. If you do not have an additional service contract or extended warranty, the Extended Warranty program commences the day after your original manufacturers' U.S. warranty or U.S. store-brand warranty expires, for one additional year.
- 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 exceeds 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.
- Items purchased entirely with the MasterCard card.

What is NOT covered:

- Used or antique items, collectibles of any kind (including but not limited to trading cards, Beanie Babies, etc.), recycled, previously owned, refurbished, rebuilt, remanufactured items, product guarantees (for example, glass breakage) or "satisfaction guaranteed" items.
- Boats or motorized vehicles (including but not limited to airplanes, automobiles and motorcycles).
- Land, buildings (including but not limited to homes and dwellings); permanently installed items, fixtures, or structures.
- 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 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.
- Any shipping charges, transportation and delivery charges, or promised time frames of delivery, whether or not stated or covered by the manufacturer's warranty.
- Acts of God (including, but not limited to, flood, hurricane, and earthquake), or consequential losses resulting from any Act of God.
- Mechanical failure resulting in product recalls.
- Mechanical failure caused by normal wear and tear or gradual deterioration.
- Diagnostic charges in the absence of any covered repairs.
- Any computing equipment or peripherals, data transmission or photocopying equipment purchased with the Public Sector Multi Card or the Government Integrated Card.
- War or hostilities 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.
- Items purchased for resale.

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 get 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 statement
 - Repair estimate
 - MasterCard receipt
 - 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's 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

(EXCEPT FOR MASTER ROADASSIST, NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS)

Travel Assistance Services is your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 100 miles or more from home.* This is reassuring, especially when you visit a place for the first time or do not speak the language. For services, call **1-800-MC-ASSIST**. 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 bills). Restrictions to Travel Assistance travel benefits may apply to regions that are considered unsafe by the State Department.

MasterTrip® Travel Assistance

- Before you begin your trip, MasterTrip provides information on travel requirements including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate 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.

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

Who is covered:

- You, your spouse, and unmarried dependent children under age 22, traveling with you.

Where you're covered:

- At locales 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, 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, 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 hostilities 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 and military duty.
- 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. 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, beside 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 be able to honor your claim.
2. Complete and send the claim form with all documentation to the MasterCard Assistance Center.

Reminder: Please refer to the Final Legal Disclosure section.

MasterLegal® Referral Service

- Provides you with English-speaking legal referrals or consults with appropriate embassies and consulates regarding your situation.
- Will assist in transfers 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.

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. Road service fees will be billed automatically to your MasterCard account.
- You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, 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-in-tow.
- If it's a rental vehicle, be sure to call the vehicle rental agency before you call **1-800-MC-ASSIST**, since many rental agencies have special procedures regarding emergency road service assistance.



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 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.....	1-800-120-1113
Austria.....	0800-21-8235
France.....	0-800-90-1387
Germany.....	0800-819-1040
Hungary.....	06800-12517
Ireland.....	1-800-55-7378
Italy.....	800-870-866
Mexico.....	001-800-307-7309
Netherlands.....	0800-022-5821
Poland.....	0-0800-111-1211
Portugal.....	800-8-11-272
Spain.....	900-97-1231
United Kingdom.....	0800-96-4767

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

Account Information and Card Benefits

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

ATM Locations

Call 1-800-4CIRRUS to find the location of a nearby ATM in the MasterCard ATM 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.



MasterCard® VAT Reclaim Service

(NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS)

We can help your organization 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., call us collect at 353-66-9761772.
- If your organization is issued a refund, we apply a discounted processing fee, based on a percentage of VAT refunded.

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 complementarily 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 personal amount; and
- Information about your transactions with us, such as claims made and benefits paid.

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

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

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

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

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

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

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

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

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

This Guide is intended as a summary of services and does not 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 offering shall control.

To File A Claim Or
Request Travel Assistance Services Call
1-800-MC-ASSIST (1-800-622-7747) —
Or En Español: **1-800-633-4466**

Visit our website at www.mastercard.com

