



# World MasterCard®

## Guide to Benefits

*Benefits that are always with you*

**IMPORTANT INFORMATION. PLEASE READ AND SAVE.**

This Guide to benefits contains detailed information about extensive travel, insurance, and retail protection services you can access as a preferred cardholder. These programs and coverages apply to travel and retail purchases made on or after April 1, 2005. This Guide supersedes any guide or program description you may have received earlier.

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.

"Card" refers to World MasterCard® card and "Cardholder" refers to a World MasterCard® cardholder.

## EXTENDED WARRANTY

World MasterCard® cardholders can benefit from the security and safety offered through Extended Warranty coverage. Extended Warranty is an insurance program.

### Key terms:

> You or yours means World MasterCard cardholder.

### To get coverage:

- > You must purchase the new item entirely with your World MasterCard card for yourself or to give as a gift.
- > The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.
- > The original purchase does not have to be registered to receive this benefit.

### The kind of coverage you receive:

- > Extended Warranty doubles the original warranty time period and duplicates the coverage of the original manufacturer's (or U.S. store brand) warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be duplicated up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by the manufacturer, Extended Warranty will only double the actual warranty time period that you receive from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- > If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, Extended Warranty will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.
- > If you do not have an additional service contract or an optional extended warranty, the Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

### Coverage limitations:

- > The maximum Extended Warranty benefit for repair or replacement shall not exceed the actual amount charged on your World MasterCard card or \$10,000, whichever is less.
- > If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, Extended Warranty benefits will not apply.
- > The administrator will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However we cannot guarantee to match exact color, material, brand, size, or model.

### What is NOT covered:

- > Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer's warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (for example, glass breakage); or "satisfaction guaranteed" items.
- > Floor models that do not come with an original manufacturer's warranty.
- > Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- > Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- > Plants, shrubs, animals, pets, consumables, and perishables.
- > Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- > Application programs, operating software, and other software.
- > All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film, and audio cassettes).

- > Any shipping, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- > Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- > Indirect or direct damages resulting from a covered loss.
- > Mechanical failure arising from product recalls.
- > Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- > Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- > Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- > Items purchased for resale, professional, or commercial use.
- > Mechanical failures caused by lack of maintenance/service.
- > Losses caused by power surge; or contamination by radioactive or hazardous substances, including mold.

#### **How to file a claim for Extended Warranty coverage:**

- > Call 1-800-MC-ASSIST to request a claim form. You must report the claim within thirty (30) days of the failure or the claim may not be honored.
- > Submit the following documentation within ninety (90) days from the date of failure or the claim may not be honored:
  - > Completed and signed claim form.
  - > World MasterCard receipt showing covered item.
  - > World MasterCard statement showing covered item.
  - > Itemized purchase receipt.
  - > Original manufacturer's (or U.S. store brand) warranty.
  - > Service contract or optional extended warranty, if applicable.
  - > Itemized repair estimate from a factory-authorized service provider.
  - > Any other documentation that may be reasonably requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section.

## **Identity Fraud Expense Reimbursement**

World MasterCard cardholders can benefit from the security and safety offered through Identity Fraud Expense Reimbursement coverage. If you are a victim of identity fraud, you may be eligible for benefits under this coverage. Identity Fraud Expense Reimbursement is an insurance program.

#### **Key terms:**

- > You or yours means World MasterCard cardholder, excluding residents of New York State.
- > Identity fraud means the use of your name, address, Social Security number (SSN), bank or credit card account number, or other identifying information without your knowledge to commit fraud or deception.
- > Loss means the eligible expenses related to your identity fraud.
- > Eligible expense(s) means reasonable and necessary attorney fee or court costs associated with removing any civil suit wrongfully brought against you as a result of identity fraud or any suit brought against you by a creditor or collection agency or other entity for non-payment of goods or services as a result of identity fraud, actual U.S. wages lost due to time off related to efforts to resolve your identity fraud issues, loan application fees, notarization of affidavits or other similar document-related costs, long-distance telephone costs, and postage costs you may have incurred as a direct result of identity fraud.

#### **The kind of coverage you receive:**

- > Identity Fraud Expense Reimbursement will reimburse you for losses you incur as a result of identity fraud.
- > Coverage is secondary to any other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.
- > Coverage is not available to residents of New York State.

#### **Coverage limitations:**

- > Coverage is limited to your actual losses, up to \$1,000 per claim, as a result of identity fraud. There is a limit of one (1) claim per twelve (12) month period.

#### **Where you're covered:**

- > Coverage applies only to losses arising out of any identity fraud occurring within any of the fifty (50) United States of America and Canada.
- > Note: Residents of New York State are not eligible for this coverage. However, identity fraud that occurs in the State of New York to non-New York State resident cardholders is covered.

#### **What is NOT covered:**

- > An act of fraud, deceit, collusion, or dishonesty or a criminal act, by you or any person acting in concert with you, or by any representative authorized by you, whether acting alone or in collusion with you or others.
- > Damages or losses arising out of any business pursuits, loss of profits, business interruption, loss of business information, or other pecuniary loss.
- > Damages or losses arising from the theft or unauthorized or illegal use of your business name, d/b/a/, or any other method of identifying your business activity.
- > Any lost wages due to sickness or emotional breakdown.
- > Damages or losses of any type for which the financial institution is legally liable.
- > Damages or losses of any type resulting from fraudulent charges or withdrawal of cash from a debit or credit card.

- > Damages or losses of any type resulting from fraudulent withdrawals from financial accounts.
- > Indirect or direct damages or losses of any nature.
- > Any incident involving a loss or potential loss not reported to the relevant police authority within seventy-two (72) hours from the time you had knowledge of the loss.
- > Any costs due to delay in providing services, or damages resulting from any delay in services.
- > Losses that were incurred or commenced prior to the provision of this coverage to you.
- > Fees or costs associated with the use of any investigative agencies or private investigators.
- > Any loss that is not a direct result of identity fraud.
- > Theft of or damage to travelers checks; tickets of any kind; negotiable instruments, cash, or its equivalent; passports, or any documents.
- > War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), rebellion, revolution, insurrection or military or usurped power.
- > Authorized charges that you have disputed based on the quality of goods or services.
- > Authorized account transactions or trades that you have disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades, or other verbal or written instructions or directions.

#### **What to do if you're a victim of identity fraud:**

- > Call 1-800-MC-ASSIST upon discovery of identity fraud to report the incident.
- > Contact all major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of identity fraud to place a fraud alert on your credit report.
- > File a police report in your local jurisdiction.
- > File a complaint with the Federal Trade Commission (FTC). You may be requested to file a report with other agencies, as necessary.
- > Follow all procedures for recovery, and satisfy reasonable requests for information and assistance at all institutions affected.
- > Keep a copy of all receipts, bills, or other records that support your claim for an Identity Fraud Expense Reimbursement payment. These records must be kept in a manner that can accurately determine the amount of any loss.
- > Take all other reasonable steps available to protect your identity from any further fraudulent use.

#### **How to file a claim for Identity Fraud Expense Reimbursement:**

- > Contact 1-800-MC-ASSIST to request a claim form.
- > Submit the following documentation within thirty (30) days after close of your identity fraud case or the claim may not be honored:
  - > Completed and signed claim form.
  - > World MasterCard Card statement.
  - > Proof that a fraud alert was placed with each major credit bureau (Experian, Equifax, TransUnion, etc.) immediately after discovery of identity fraud.
  - > Copy of a police report from your local jurisdiction.
  - > Copy of results of any settlement or denial from credit card companies, banks, creditors, collection agencies, etc., concerning your identity fraud claim.
  - > Copy of the complaint filed with the Federal Trade Commission.
  - > Copy of all receipts, bills, or other records that support your claim for an Identity Fraud Expense Reimbursement payment.
  - > Any other documentation that may reasonably be requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section.

## **MASTERRENTAL® INSURANCE**

World MasterCard cardholders can benefit from the security and safety offered through MasterRental® Insurance. If you rent a vehicle for thirty-one (31) consecutive days or less with your World MasterCard card, you may be eligible for benefits under this coverage. MasterRental is an insurance program.

#### **Key terms:**

- > You or yours means World MasterCard cardholder.

#### **To get coverage:**

- > Initiate and pay for the entire rental agreement/contract (tax, gasoline, and airport fees are not considered rental charges) with your World MasterCard card. If a rental company promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) day of rental must be billed to your World MasterCard card.
- > You must decline the Collision/Damage Waiver offered by the vehicle rental company.
- > You must rent the vehicle in your own name and sign the vehicle rental agreement/contract.
- > Your rental agreement/contract must be for a rental period of thirty-one (31) consecutive days or less. Rental periods that exceed, or are intended to exceed, thirty-one (31) consecutive days are not covered.
- > You must rent a vehicle (including minivans and sport utility vehicles that are designed to accommodate nine passengers or fewer) that is intended for bound surfaces, such as concrete or tarmac. Rented vehicles must have a manufacturer's suggested retail price of \$50,000 or less.

#### **The kind of coverage you receive:**

- > MasterRental will pay for covered damages on a secondary basis for which you are, or any other authorized driver is, legally responsible to the rental agency.
- > Covered damages include:
  - > Physical damage to and theft of the vehicle, not to exceed the limits outlined below.
  - > Reasonable loss-of-use charges imposed by the vehicle rental company for the period of time the rental vehicle is out of service. Loss-of-use charges must be substantiated by a location- and class-specific fleet utilization log.

- > Reasonable towing charges to the nearest factory-authorized collision repair facility.
- > If you have, or an authorized driver's primary automobile insurance or other indemnity has, made payments for a covered loss, MasterRental will cover your deductible and any other eligible amounts not covered by other insurance.
- > Coverage is secondary to any other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

Note: In certain parts of the United States and Canada, losses to rental vehicles that are covered by your personal vehicle insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Please contact your insurance provider for full coverage details pertaining to your personal vehicle insurance policy.

- > If you have no other insurance or your insurance does not cover you in territories or countries outside the United States, MasterRental is considered the primary coverage.
- > This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for any damages to other vehicles or property. It does not cover you for any injury to any party.

#### **Who is covered:**

- > The World MasterCard cardholder and those designated in the vehicle rental agreement/contract as authorized drivers.

#### **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 (4) wheels.
- > Antique vehicles (vehicles that are more than 20 years old or have not been manufactured for at least 10 years) or limousines.
- > All sport utility trucks. These are vehicles that have been or can be converted to an open, flat-bed truck (including, but not limited to, the Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- > Any rental vehicle that has a manufacturer's suggested retail price that exceeds \$50,000.

#### **Where you are covered:**

In general, coverage applies worldwide, but there are exceptions:

- > You may be unable to receive benefits in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand. Please contact your vehicle rental agency before you travel.
- > Coverage is not available where prohibited by law.

#### **Coverage limitations:**

- > MasterRental will pay the lesser of the actual repair amount, current market value (minus salvage), or \$50,000 per incident for which the World MasterCard cardholder or any other authorized driver is legally responsible to the rental agency.
- > MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.

#### **What is NOT covered:**

- > Any personal item stolen from the interior or exterior of a rental vehicle.
- > A vehicle not rented by the World MasterCard cardholder or authorized user on a World MasterCard account.
- > Any person not designated in the rental agreement/contract as an authorized driver.
- > Any obligations you assume other than that which are covered under MasterRental, or your primary vehicle insurance or other indemnity policy.
- > Any violation of the written terms and conditions of the rental agreement/contract.
- > Any loss that occurs while driving under the influence of drugs or alcohol; racing or reckless driving.
- > Losses involving the theft of the rental vehicle when the renter or authorized driver cannot produce the keys to the rental vehicle at the time of reporting the incident to the police and/or rental agency, as a result of negligence.
- > Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- > Subsequent damages resulting from a failure to protect the rental vehicle from further damage.
- > Blowouts or tire/rim damage that is not caused by theft or vandalism or is not a result of a vehicle collision causing tire or rim damage.
- > Rental vehicles for which Collision/Damage Waiver coverage was accepted/purchased by you or given to you by the rental agency.
- > 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 vehicle rental company.
- > Vehicles with a rental agreement/contract that exceeds or is intended to exceed a rental period of thirty-one (31) consecutive days from a rental agency.
- > Losses resulting from any kind of illegal activity.
- > Damage sustained on any surface other than a bound surface, such as concrete or tarmac.
- > Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- > Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or livery conveyance.
- > Indirect or direct damages resulting from a covered claim.
- > Theft of, or damage to, unlocked or unsecured vehicles.
- > Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

#### **How to file a MasterRental Insurance claim:**

- > Call 1-800-MC-ASSIST to request a claim form. You must report the claim within thirty (30) days of the loss, or the claim may not be honored. You may choose to assign your benefits under this insurance program to the rental agency from which you rented your vehicle. Please contact 1-800-MC-ASSIST for further details.
- > Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored:
  - > Completed and signed claim form.
  - > World MasterCard receipt showing the rental.
  - > World MasterCard statement showing the rental.

- > Rental agreement (front and back).
- > Copy of valid driver's license (front and back).
- > Copy of the declarations page of any primary vehicle insurance and other valid coverage or insurance.
- > Report from police verifying that the vehicle was stolen, vandalized, or involved in a collision.
- > Itemized repair estimate from a factory-authorized collision repair facility.
- > Copy of the vehicle rental company promotion, if applicable.
- > Copy of the vehicle rental location- or class-specific fleet utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency.
- > Any other documentation that may be reasonably requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section

## TRIP CANCELLATION INSURANCE

World MasterCard cardholders can benefit from the security and safety offered through Trip Cancellation Insurance. When you purchase your full fare on a licensed common carrier with your World MasterCard card, you, your spouse, and your unmarried dependent children are automatically covered for the unexpected, unrefundable cancellation or interruption of prepaid travel arrangements, lost or stolen belongings, and medical or legal emergencies.

### Key terms:

- > You or yours means World MasterCard cardholder.
- > Unmarried dependent child or children means those children residing with the insured person, under the age of nineteen (19), who are primarily dependent upon the insured person for maintenance and support. Dependent children also means children beyond the age of nineteen (19), who are permanently mentally and physically challenged, and incapable of self-support. Also included in the definition of dependent children are the insured person's dependent children under the age of twenty-five (25), who are classified as full-time students at an institution of higher learning.
- > Common carrier means any licensed land, air, or water conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.
- > Covered loss means death, accidental injury, disease, or physical illness of the insured person or an immediate family member of the insured person; or default of the common carrier resulting from financial insolvency. The death, accidental injury, disease, or physical illness must be verified by a physician and must prevent the insured person from traveling on a covered trip.
- > Covered trip means a trip, not to exceed 30 days, for which common carrier costs (other than taxi) are charged to the insured person's credit card account.

### To get coverage:

- > You must charge the entire cost of the passenger fare(s) to your World MasterCard card account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.

### The kind of coverage you receive:

- > If a covered cardholder must cancel or interrupt a trip due to a covered loss, the policy will pay up to a maximum benefit of \$1,500 to reimburse the cardholder for non-refundable expenses incurred.
- > The cardholder must relinquish any unused vouchers, tickets, coupons, or travel privileges for which he or she has been reimbursed.
- > Covered trip means a trip, not to exceed 30 days, for which common carrier costs (other than taxi) are charged to the insured person's credit card account.
- > For covered trips more than 30 days in length, coverage: a) remains in effect until 12:01 a.m. on the 31st day of the covered trip; and b) will be reactivated only for the insured person's return trip on a common carrier; or on a common carrier, hotel or airport shuttle, directly to, from, or at any common carrier terminal. Coverage has been extended to include courtesy transportation provided without a specific charge; if such covered trip was charged to the insured person's credit card account. Note: In certain parts of the United States and Canada, losses to rental vehicles that are covered by your personal vehicle insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Please contact your insurance provider for full coverage details pertaining to your personal vehicle insurance policy.

### What is NOT covered:

This insurance does not apply to loss caused by or resulting from:

- > A pre-existing condition.
- > Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving.
- > Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy.
- > The insured or an immediate family member being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol.
- > The insured or an immediate family member: a) traveling against the advice of a physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.
- > Loss caused by or resulting from an insured person's emotional trauma, mental or physical illness; pregnancy, childbirth, or miscarriage; bacterial or viral infection; or bodily malfunctions, except physical illness or disease that prevents the insured person from traveling on a covered trip.

This Exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria.

How to file a claim for Trip Cancellation Insurance coverage:

- > Call 1-800-337-2632, to request a claim form.
- > Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored:
- > Completed and signed claim form.



- > MasterCard statement showing purchase of the fare.
- > Any other documentation that we may reasonably request.
- > Answers to specific questions can be obtained by writing to the Plan Administrator:  
Plan Administrator, DFS&A Insurance Agency, Inc., 80 West Upper Ferry Road, Suite 5, PO Box 77358, Ewing, NJ 08628  
Plan Underwritten By Federal Insurance Company, a member insurer of Chubb Group of Insurance Companies.

## **WORLDWIDE AUTOMATIC TRAVEL ACCIDENT AND BAGGAGE DELAY INSURANCE**

World MasterCard cardholders can benefit from the security and safety offered through Worldwide Automatic Travel Accident and Baggage Delay Insurance. If you charge the entire cost of travel passenger fare to your World MasterCard card, you, your spouse, and your dependent child(ren) automatically will be insured against accidental loss of life, limb, sight, speech, or hearing; and, if your baggage is delayed, you will be reimbursed for the emergency purchase of essential items up to a maximum of \$300.

### **Key terms:**

- > You or yours means World MasterCard cardholder.
- > Common carrier means any land, water, or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.
- > Baggage delay means a delay or misdirection of the cardholder's property by a common carrier for more than twenty-four (24) hours from the time when the cardholder arrives at the destination on the cardholder's ticket.
- > Cardholder's property means the cardholder's baggage and personal property contained in the baggage that has been checked in with a common carrier.
- > Dependent child(ren) means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self support; or up to the age of twenty-five (25), if classified as a full-time student at an institute of higher learning.
- > Benefit amount means the loss amount applicable at the time the entire cost of the passenger fare(s) is charged to your World MasterCard card account. The loss must occur within one year of the accident.
- > Member means a hand or foot.
- > Loss means, with respect to a hand, complete severance throughout or above the knuckle joints of at least four fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The insurer will consider it a loss of a hand or foot even if they are later reattached.

### **To get coverage:**

- > You must charge the entire cost of the passenger fare(s) to your World MasterCard card account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.
- > If the entire cost of the passenger fare has been charged to your World MasterCard card prior to departure for the airport, terminal, or station, coverage also is provided for common carrier travel (including taxi, bus, train, or airport limousine, but not including courtesy transportation provided without a specific charge or commutation)—including such common carrier travel immediately (a) preceding your departure, directly to the airport, terminal, or station; (b) while at the airport, terminal, or station; and (c) immediately following your arrival at the airport, terminal, or station of your destination.
- > If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal, or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your World MasterCard card account.
- > It is not necessary for you to notify the administrator or the insurance company when tickets are purchased.

### **The kind of coverage you receive:**

\$200,000 Travel Accident Insurance Benefit

\$300 Baggage Delay Benefit

- > The full benefit of \$200,000 is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing, or any combination thereof.
- > One-half of the benefit amount is payable for accidental loss of: one member, sight of one eye, speech, or hearing.
- > One-quarter of the benefit amount is payable for the accidental loss of the thumb and index finger of the same hand.
- > The Baggage Delay amount is limited to \$100 per day, per cardholder up to a maximum of three (3) days for a covered trip and at a destination other than the cardholder's location of permanent residence.
- > Coverage is in excess if any other insurance, indemnity, or reimbursements from the common carrier are available to the insured person.
- > The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, and e) your estate.

### **Coverage limitations:**

- > The insurer will pay the single largest applicable benefit amount. In no event will duplicate request forms or multiple charge cards obligate the insurance company in excess of the stated benefit amounts for any one loss sustained by any one individual insured as the result of any one accident.
- > In the event of multiple deaths per credit card account arising from any one accident, the insurer's liability for all such losses will be limited to a maximum limit of insurance equal to three times the applicable benefit amount for loss of life. Benefits will be proportionately divided among the insured persons, up to the maximum limit of the insurance.

### **What is NOT covered:**

- > Loss resulting from your emotional trauma, mental or physical illness; pregnancy, childbirth, or miscarriage; bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria); or bodily malfunctions.
- > Suicide, attempted suicide, or intentionally self-inflicted injuries.
- > Declared or undeclared war, but war does not include acts of terrorism.

- > An accident that occurs while you are inside, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
- > Essential items, including but not limited to, contact lenses, eyeglasses, or hearing aids; artificial teeth, dental bridges, or prosthetic devices; tickets, documents, money, securities, checks, travelers checks, and valuable papers; or business samples.

#### **How to file a claim for Worldwide Automatic Travel Accident and Baggage Delay Insurance coverage:**

- > Call 1-800-337-2632, to request a claim form.
- > Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored:
  - > Completed and signed claim form.
  - > MasterCard statement showing purchase of the fare.
  - > Claim check and lost baggage report.
  - > Receipts for any items purchased.
  - > Any other documentation that may reasonably be requested.
- > Answers to specific questions can be obtained by writing to the Plan Administrator:  
Plan Administrator. DFS&A Insurance Agency, Inc., 80 West Upper Ferry Road, Suite 5, PO Box 77358, Ewing, NJ 08628.

## **PRICE PROTECTION COVERAGE**

World MasterCard cardholders can benefit from the security and safety offered through Price Protection coverage. If you find a lower price for something you bought with your World MasterCard card within sixty (60) days of purchase, you may be eligible for benefits under this coverage. Price Protection is an insurance program.

#### **Key terms:**

- > You or yours means World MasterCard cardholder.
- > Printed advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog that state the authorized dealer or store name, item (including make and model number), and sale price. The advertisement must have been published within sixty (60) days after the date on which you purchased the product and must be for the identical item (advertisement must verify the same manufacturer and model number).
- > Non-auction Internet advertisements means advertisements posted on the Internet, by a non-auction Internet merchant with a valid tax identification number. The advertisement must have been posted within sixty (60) days after the date on which you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication.
- > Auction (online or live) means a place or Internet site where items are sold by means of price bids or price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing, a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, and public or private live auctions.)

#### **To get coverage:**

- > You must purchase the new item entirely with your World MasterCard card for yourself or to give as a gift.
- > You must see either a printed advertisement or a non-auction Internet advertisement for the same product (advertisement must verify the same manufacturer and model number) for a lower price within sixty (60) days from the date of purchase as indicated on your World MasterCard receipt.
- > Your original purchase does not have to be registered to receive this benefit.

#### **The kind of coverage you receive:**

- > Most purchases you make entirely with your World MasterCard card are covered for sixty (60) days from the date of purchase indicated on your World MasterCard receipt for the difference between the price you paid and the lower price advertised.
- > Items you purchase with your World MasterCard card and give as gifts also are covered.
- > This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient, including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance, or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

#### **Coverage limitations:**

- > Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claims per account per twelve (12) month period.

#### **What is NOT covered:**

- > Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- > Items purchased for resale, rental, professional, or commercial use.
- > Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- > Customized/personalized, one-of-a-kind, or special-order items.
- > Layaway items; items returned to any store.
- > Any items purchased from an auction.
- > Items for which the printed advertisement or non-auction Internet advertisement containing the lower price was published more than sixty (60) days from the date you purchased the item.
- > Items advertised or shown as price quotes, bids, or final sale amounts from a non-auction Internet site.
- > Items advertised in or as a result of "limited quantity," "going out-of-business sales," or "close outs"; or as "discontinued."
- > Printed advertisements or non-auction Internet advertisements that offer prices lower than that of your purchased item due to rebates, special

- offers, bonuses, free items/giveaways, manufacturer's coupons, or special financing.
- > Professional services, including workmanship, installation, professional advice/counseling, technical support, and help-line support.
- > Plants, shrubs, animals, pets, consumables, and perishables.
- > Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- > Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, structures, or home improvement projects.
- > Game animals, pets, or specimens preserved for display (for example: fish, birds, reptiles, or mammals).
- > Travelers checks, tickets of any kind (for example: for airlines, sporting events, concerts, or lotteries), negotiable instruments, bullion, rare or precious metals, stamps, coins, currency, or the equivalent.
- > Differences in price due to sales tax, storage, shipping, handling, postage, transportation, or delivery.
- > Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

### **How to file a claim under Price Protection coverage:**

For a Printed Advertisement:

- > Call 1-800-MC-ASSIST to request a claim form.
- > Submit the following documentation within sixty (60) days of the advertisement's publication:
- > Completed and signed claim form.
- > Copy of the printed advertisement that shows the date of the advertisement, retailer name, the product (advertisement must verify the same manufacturer and model number as what you bought), and sale price.
- > World MasterCard receipt showing item purchased.
- > World MasterCard statement showing item purchased.
- > Itemized purchase receipt.
- > Any other documentation we may reasonably request.
- > Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of \$250.

### **For a Non-Auction Internet Advertisement:**

- > Call 1-800-MC-ASSIST to request a claim form.
- > Submit the following documentation within sixty (60) days of the advertisement's publication:
- > Completed and signed claim form.
- > Copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (the advertisement must verify the same manufacturer and model number as what you bought), sale price, and, if applicable, shipping, handling, and other charges.
- > World MasterCard receipt showing item purchased.
- > World MasterCard statement showing item purchased.
- > Itemized purchase receipt.
- > Any other documentation that may be reasonably requested to validate a claim.
- > Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of \$250.

Reminder: Please refer to the Final Legal Disclosure section.

## **MASTERCARD GLOBAL SERVICE**

MasterCard Global Service provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

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

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

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

Australia.....	1-800-120-113
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
Virgin Islands .....	1-800-307-7309



For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at [www.mastercard.com](http://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](http://www.mastercard.com) to use our ATM locator. You can get cash at over 906,000 ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

## ACCOUNT AND BILLING INFORMATION

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

## FINAL LEGAL DISCLOSURE

General Provisions for [Extended Warranty®], [Identity Fraud Expense Reimbursement], [MasterRental® Insurance], [Price Protection], [Trip Cancellation Insurance], and [Worldwide Automatic Travel Accident and Baggage Delay Insurance] programs: except as specifically stated, this Guide is not a policy or contract of insurance. Benefits are purchased by MasterCard and provided free to you, but non-insurance services may have associated costs, which will be your responsibility. (For example, legal referrals are free, but the lawyer's fee is your responsibility.) [Extended Warranty®], [Identity Fraud Expense Reimbursement], [MasterRental® Insurance], and [Price Protection] are provided under a master policy of insurance issued by Virginia Surety Company, Inc.

[Trip Cancellation Insurance] and [Worldwide Automatic Travel Accident and Baggage Delay Insurance] benefits are provided under a master policy of insurance issued by Federal Insurance Company, a member of the Chubb Group of Insurance Companies.

This Guide is intended as a summary of benefits provided to you. All information about the benefits listed in this Guide are governed by the conditions, limitations, and exclusions of the master policy.

As the insurers of the MasterCard coverage described herein, Virginia Surety Company, Inc. ("VSC") and Federal Insurance Company collect personal information about you from the following sources: information the insurers gather from you, from your request for insurance coverage or other forms you furnish to the insurers, such as your name, address, telephone number, and information about your transactions with the insurers, such as claims made and benefits paid. The insurers may disclose all information they collect, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. The insurers do not disclose any personal information about former insureds to anyone, except as required by law. The insurers restrict access to personal information about you to those employees who need to know that information in order to provide coverage to you. The insurers maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about the procedures or the information contained within your file, please contact the insurers by writing to:

Compliance Department, Virginia Surety Company, Inc., 1000 North Milwaukee Avenue, Glenview, IL 60025

Compliance Department, Federal Insurance Company, 15 Mountain View Road, P.O. Box 1615, Warren, NJ, 07061-1615

### Effective date of benefits:

Effective April 1, 2005, this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. Your issuer and the insurer reserve the right to change the benefits and features of these programs at anytime.

### Cancellation:

Your issuer can cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If your issuer does cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to your issuer, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to World MasterCard cardholders whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the World MasterCard cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and damages under or arising out of this coverage. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled subject to the terms and conditions of coverage.

**Transfer of rights or benefits:** No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim administrator for these benefits.

**Misrepresentation and Fraud:** Insurance benefits shall be void if the World MasterCard cardholder has concealed or misrepresented any material facts concerning this coverage.

**Due Diligence:** All parties are expected to exercise due diligence to avoid or diminish any theft, lost, or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

**Subrogation:** If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or cardholder to or from whom receives payment must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

**Salvage:** If an item is non-repairable, the claim administrator may request the cardholder or gift recipient to send the non-repairable item to the administrator for salvage at the cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Benefits listed in this Guide are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and possession of 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 the Guide and the master insurance policies, or a member's, or the MasterCard 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](http://www.mastercard.com)**.