

The Guide to Benefits details the travel insurance and retail protection services available to MasterCard cardholders for purchases made on or after May 1, 2005. Key benefits include MasterRental Insurance, which covers damages or theft of rental vehicles paid for with a MasterCard when the Collision/Damage Waiver is declined, applicable to rentals of fifteen consecutive days or less and vehicles valued at \$50,000 or less. Exclusions include trucks, motorcycles, and damages resulting from reckless driving or illegal activities, with claims needing to be reported within thirty days and documented within 180 days. Purchase Assurance Coverage protects items purchased with a MasterCard against damage or theft within ninety days, with a maximum of \$1,000 per claim and \$25,000 annually per cardholder account. This coverage is secondary to other insurance and excludes unattended items, lost items, and those damaged due to misuse or normal wear and tear. Claims must be substantiated with appropriate documentation, including police reports for stolen items. Other coverage options include Extended Warranty, which doubles the warranty period for items with a manufacturer's warranty of 12 months or less, and Master RoadAssist, providing roadside assistance in the U.S. and D.C. Travel Assistance Services offer emergency support while traveling, and MasterCard Global Service assists with lost or stolen card reporting and emergency card replacement.

The policy emphasizes that benefits are provided at no cost to cardholders, although non-insurance services may incur fees. Coverage is governed by a master policy issued by Virginia Surety Company, Inc. (VSC), and the guide serves as a summary, not a contract. Cardholders are encouraged to refer to the Final Legal Disclosure section for detailed conditions, limitations, and exclusions. VSC collects personal information from various sources, which may be disclosed to third-party companies for service-related purposes, but does not share information about former insureds except as required by law. Access to personal information is restricted to necessary employees, and VSC employs safeguards to protect this information.

The effective date of benefits is January 1, 2005, and the guide supersedes previous disclosures.

Benefits are available only to MasterCard cardholders issued by U.S. financial institutions, and coverage is void if card privileges are canceled, although eligible claims made before cancellation may still apply. Misrepresentation of material facts will void benefits, and all parties must exercise due diligence to prevent theft, loss, or damage. In the event of a claim payment, VSC may recover amounts from other parties, and cardholders must assist in this process. If an item is irreparable, the claim administrator may request its return for salvage at the cardholder's expense. The insurance benefits are subject to specific conditions, limitations, and exclusions, and possession of the guide does not guarantee coverage.

Additionally, cardholders are automatically eligible for \$400,000 in common carrier insurance when the full fare is charged to their USAA Gold MasterCard or Visa Gold account, applicable during travel on licensed common carriers. This coverage includes specific conditions regarding eligibility and benefit amounts for accidental losses, provided at no additional cost. The insurance policy has an aggregate limit of \$30,000,000 for all insured persons under USAA, with exclusions for intentionally self-inflicted injuries, suicide, war, and certain aircraft-related injuries. The loss of life benefit is payable to the designated beneficiary, or in the absence of a beneficiary, distributed to the insured person's spouse, children, parents, siblings, or estate. Claims must be filed with the Plan Administrator within 20 days of the covered loss occurrence. The insurance becomes effective on the later of October 1, 2002, or the date of eligibility, and ceases if the policy is terminated or the account is no longer in good standing. This Description of Coverage is not a contract but an informative statement, with complete provisions found in Policy Number 9028666 issued by National Union Fire Insurance Company of Pittsburgh, PA. In case of conflict between this summary and the policy, the policy will take precedence, and Florida residents should note that the governing law is from a state other than Florida.