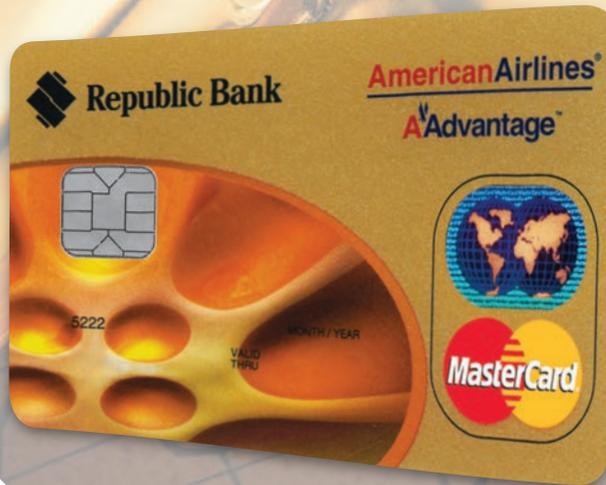




Republic Bank / AAdvantage[®] Mastercard Gold Credit Card

Guide to Benefits



MasterCard Gold Credit Card Program

Guide to Benefits

Important information. Please read and save.

This Guide to Benefits contains detailed information about extensive travel, insurance, and assistance services that you can access as a preferred cardholder. These benefits and services are for eligible MasterCard Gold credit cardholders effective January 1, 2012. This Guide supersedes any guide or program communication you may have received earlier.

The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to MasterCard.

To file a claim or for more information on any of these services, call 1-800-MC-ASSIST or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-7111.

"card" refers to MasterCard Gold credit card

"cardholder", "you", and "your" refer to a MasterCard Gold credit cardholder, who has an eligible MasterCard Gold Account and whose name is embossed on the surface of the eligible MasterCard card.

"Cards with multiple functionality" or "Combo" consists of a single plastic that combines both the credit and debit functionality on one card.

MasterCard Guide to Benefits
Benefits that are always with you.

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The following sections of this Guide to Benefits (Pages 2 through 9) provide detailed information about extensive insurance coverage and/or assistance services you are eligible for as a preferred cardholder. Please note each section may have specific Terms and Definitions you should review. All descriptions of insurance coverage and travel assistance are also subject to the General Terms & Definitions section on Page 10 through 12. **For Brazil only:** Benefits listed below are also applicable to Debit transactions on "Cards with multiple functionality" (or "Combo") issued by Brazilian Financial Institutions under the same terms and conditions as applicable to Credit transactions only when the Credit functionality is active.

MasterRental

MasterRental™ is a smart way to save money and receive valuable insurance coverage when you rent a vehicle with an eligible MasterCard Gold card.

When you rent a vehicle using your card, coverage will be provided for damages to the Rental Car caused by collision with another object, overturn, Theft, Vandalism, accidental fire, and physical damage as a result of hail, lightning, flood or other weather related causes. For claims instructions, please refer to the section "How to File a Claim".

Who Is Covered:

- MasterCard Gold Cardholders and those designated as Authorized Drivers in the Rental Agreement.

To Get Coverage:

- Initiate the transaction under your name and pay for the entire Rental Company's security deposit using your card and sign the Rental Agreement;
- Authorized Drivers whose name(s) appear as a driver on the Rental Agreement will also be covered;
- Pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your card and/or points earned by a Rewards Program associated with your card prior to picking up or immediately upon the return of the Rental Car; and
- **You must Decline any/all partial or full collision damage insurance or similar collision damage and loss damage waiver (CDW/LDW) offered by the Rental Company.**

Length and Scope of Coverage:

- Coverage begins when you pick up the car and ends when you turn it in, limited **up to thirty one (31) consecutive days, worldwide.**
- Coverage is not provided where prohibited by law.

You may have difficulty utilizing the benefits of MasterRental in Australia, Ireland, Israel, Italy, Jamaica and New Zealand. Please contact your Rental Company before making your arrangements.

The Kind of Coverage You Receive:

- MasterRental provides a maximum benefit amount up to USD[†] 50,000 per incident.
- MasterRental provides "primary" insurance coverage for cardholders or Authorized Drivers that are legally liable and allowed by law for charges to a Rental Company per the Rental Agreement for damages caused by the Rental Car's collision with another object; or Theft of the Rental Car; or overturn; accidental fire; or Vandalism; or physical damage as a result of hail, lightning, flood or other weather related causes.
- Back-to-back renewal Rental Periods are covered as long as the Insured Person returns to the Rental Agency from which the Rental Agreement was issued and applies for a new contract.
- Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.

- Coverage shall also extend to a loss caused by or resulting from Acts of Terrorism.
- Benefits are provided for Reasonable and Customary towing charges, due to a covered loss, to the nearest qualified repair facility.

Coverage is provided for the “lesser” of:

1. the contractual liability assumed by the Insured Person with the Rental Company up to the Actual Cash Value, subject to the maximum benefit amount of USD[†] 50,000; or
2. the Reasonable and Customary charges of repair or replacement, towing charges; and
3. Loss of Use charges for a reasonable period while the Rental Car is being repaired as supported by a class and location specific fleet utilization log.

Which Vehicles Are Covered (“Rental Car”):

- All land motor vehicle with four or more wheels, which the eligible Insured Person has rented during the Rental Period, as of time shown in the Rental Agreement.
- Coverage is provided for vans only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less.
- Luxury and exotic cars that meet the definition of a Rental Car are covered up to the maximum benefit amount of USD[†] 50,000.

Which Vehicles Are NOT Covered (Excluded vehicles):

- All trucks (except Sport Utility Vehicles with Four Wheels unless specifically designed for off-road use), pickups, full-size vans mounted on truck chassis, campers, off-road 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), limousines or any leased vehicles.

For any questions, to confirm coverage of a particular vehicle or to file a claim please call 1-800-MC-ASSIST or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-7111.

What is NOT Covered by MasterRental (Exclusions):

MasterRental insurance does not cover any loss or damages caused by or resulting from:

1. any obligation the Insured Person assumes under any agreement, other than the deductible obligation under the Insured Person's personal automobile insurance Policy;
2. the rental of a vehicle which does not meet the definition of a "Rental Car", as defined herein;
3. any collision that occurs while the eligible Insured Person is in violation of the Rental Agreement;
4. any loss covered by any collision damage insurance (full or partial) or collision damage waiver (CDW) or loss damage waiver (LDW) purchased through the Rental Company;
5. rentals made on a monthly basis unless the eligible Insured Person returns to the place from which the Rental Car Agreement was issued and applies for a new contract;
6. wear and tear, freezing, mechanical breakdown unless caused by other loss covered by this program;
7. injury to anyone or damage to anything inside or outside the Rental Car;
8. loss or theft of personal belongings and/or any items lost or stolen: from, in, on, around or outside of the Rental Car (i.e. including but not limited to GPS systems, radio/stereo, car seats);
9. personal liability damages;
10. intentional acts of the eligible Insured Person, or loss due to the Insured Person being under the influence of alcohol, intoxicants and/or drugs;
11. the Insured Person's involvement in any illegal activity;
12. loss caused by unauthorized drivers;
13. the theft of the Rental Car when the Insured Person cannot produce the keys to the Rental Car as a result of negligence;

14. subsequent damages resulting from a failure to mitigate damages once a covered loss has occurred;
15. blowouts or tire/rim damage that occurs independently of vehicle damage/theft or vandalism to the Rental Car and /or tire, or that has been proven to be the proximate cause of further damage to the Rental Car;
16. depreciation, diminishment of value, administrative, or other fees charged by the Rental Company;
17. war or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion), confiscation by any government, public authority or customs official;
18. a Rental Car being used for hire or as a public or livery conveyance;
19. value-added tax (VAT) or similar tax, unless reimbursement of such tax is required by law;
20. interest or conversion fees assessed by your financial institution;
21. loss or damage as a result of the Insured Person's lack of reasonable care in protecting the Rental Car before and after damage occurs (for example, leaving the car running and unattended).

Helpful Advice:

- Check the rental vehicle for prior damage before leaving the rental lot and alert the company of any damage.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW.
- Familiarize yourself with the terms and conditions of the car rental agreement.
- Please remember, all Authorized Drivers must be in the Rental Agreement.
- In the event of a claim, notice must be provided to the MasterRental Claims Center within 30 days of the date of occurrence. Failure to give notice within 30 days from the date of the incident may result in a denial of the claim (please refer to the section, "How to File a Claim").
- At the time of the accident or when you return the rental vehicle, be sure to immediately request the Rental Company to provide you with:
 - a) Copies of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim;
 - b) Copies of the initial and final car Rental Agreement(s);
 - c) Copies of the repair estimate or itemized repair bill and two (2) photographs of the damaged vehicle (if available).

Definitions - MasterRental

"Actual Cash Value" means the amount a Rental Car is determined to be worth based on its Market Value less salvage proceeds (if applicable), age and condition at the time of Loss.

"Authorized Driver" means the person(s) traveling with the cardholder and whose name(s) appear as an eligible driver in the Rental Agreement.

"Loss of Use" means Reasonable and Customary charges imposed by the Rental Company for the period of time the car is being repaired that are substantiated and supported by a class and location specific fleet utilization log.

"Market Value" means a) the amount that a seller may expect to obtain for merchandise, services, or securities in the open market; b) the price for which something would sell based on what they would sell for under current market conditions; c) the price of destroyed or damaged stock.

"Reasonable and Customary charge" means a charge in an amount consistently made by other vendors/providers for a given service in the same geographic area and which reflects the complexity of the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provider to repair the damaged vehicle (as measured by the ratio of total repair time to total time the vehicle is in the vendor/providers possession).

"Rental Agreement" means the entire contract an eligible Insured Person receives when renting a Rental Car from a Rental Company that describes in full all of the terms and conditions of the rental transaction, as well as the responsibilities of all parties under the contract.

“Rental Car” means land motor vehicle with four or more wheels, which the eligible Insured Person has rented during a Rental Period, as of time shown in the Rental Car Agreement. A van is covered, only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less. Leased vehicles are not a Rental Car.

“Rental Company” means any commercial vehicle rental agency which rents Rental Cars.

“Rental Period” means up to 31 consecutive days.

“Services” means the performance of rendering of labor, maintenance, repair, or installation of products, goods, or property.

“Theft” (also known as stealing) means the illegal act of taking the Rental Car or any original factory installed parts of the Rental Car belonging to a Rental Company, without the consent of the cardholder and/or other authorized users per the Rental Agreement, with intent to deprive the owner of its value.

“Vandalism” means the wanton, reckless and mischievous destruction of any part or all of the Rental Car by parties unknown to the Insured Person in a circumstance that prevents the Insured Person from exercising due diligence with regard to the protection of the Rental Car.

MasterTravel Insurance

MasterCard Gold cardholders, their Spouse/Domestic Partner, and Dependent Children can benefit from comprehensive travel accident insurance coverage offered through MasterTravel™.

Who Is Covered:

- MasterCard Gold Cardholders, the cardholder's Spouse/Domestic Partner, Infants and dependent Children, whether traveling together or separately.

To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to your eligible MasterCard Gold card and/or has been acquired with points earned by an eligible Rewards Program associated with your card (i.e. mileage points for travel). In order to be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible MasterCard Gold card.

The Kind of Coverage you Receive:

- MasterTravel provides **Common Carrier Travel Accident Insurance** coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) or Paralysis, while traveling on a Common Carrier if tickets are purchased with your card.
 - The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD[†] 250,000 per person.
 - Infants, as defined in the key terms and definitions section, are covered with a benefit of 25% of maximum Principal Benefit with a limit of USD[†] 50,000 where local regulations allow.
 - A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

What Are The Benefits – Common Carrier Travel Accident:

Coverage is provided for accidental death, Paralysis and dismemberment(s) including loss of sight, speech, hearing; while riding as a passenger in or on, boarding or alighting from a Common Carrier.

- The maximum Principal Benefit amount provided is USD[†] **250,000 per person**.
- The benefit for infants is 25% of the maximum Principal Benefit with a limit of USD[†]50,000, where local regulations allow.
- In the event of an accidental death while on a Covered Trip, you and your eligible family members can receive the maximum Principal Benefit amount. For a covered Loss with Common Carrier Travel Accident only, benefits are provided as a percentage of the maximum Principal Benefit amount per the following Schedule of Losses:

Schedule of Losses:

<i>For Loss of:</i>	<i>Percentage of the Principal Benefit:</i>
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	50%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

Coverage Conditions/Limitations:

- A covered Loss must occur within 365 days of the date of the Accident.

- In the event that you have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid.
- Coverage extends to Exposure and Disappearance.
- Loss caused by or resulting from Acts of Terrorism (defined herein) are not excluded.
- Benefit shall not apply while an Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft that does not hold a current valid Airworthiness Certificate.

What is NOT Covered by MasterTravel (Exclusions):

MasterTravel does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
2. loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
3. participation in any professional, semi-professional or interscholastic team sports;
4. being under the influence of drugs, alcohol or other intoxicants while driving a vehicle, unless prescribed by a Physician and taken as prescribed;
5. participation in an actual felony;
6. participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity), pot-holing; or participation in contests of speed using a motorized vehicle;
7. war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
8. participation in the military, naval or air service of any country;
9. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
10. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.

Definitions – MasterTravel

“Airworthiness Certificate” means the standard Airworthiness Certificate issued by the aviation agency or by the government authority having jurisdiction over civil aviation in the country of its registry.

“Common Carrier” means any land, water or air conveyance operated under a license for the transportation of passengers for hire for which a ticket has been obtained.

“Covered Trip” means a trip where (a) the Insured Person’s full fare for a Common Carrier has been charged to an eligible Account or (b) purchased with an eligible card that received mileage points, and other similar discounts from reward programs for travel issued by MasterCard or a MasterCard International Issuer, or (c) both point (a) and (b) of this definition and by an Insured Person on behalf of another Insured Person. Additionally, if the above definition has been met and a change in airfare and/or change in flight and/or a class upgrade occurs, which was made with another means of payment or Rewards Program, it will also be considered a Covered Trip; however the maximum sum insured benefit amount will be based on the eligible class for the original passenger fare purchase and this will be the only benefit amount applicable.

“Disappearance” means the Insurance Company will pay the benefit for loss of life if the body of an Insured Person cannot be located following a known event within one (1) year or within the time local regulations and/or government announcements in each country are determined.

“Exposure” for the purpose of the Accidental Death and Dismemberment benefit, means a loss resulting from an Insured Person being unavoidably exposed to the elements due to an Accident will be payable as if resulting from an Injury. The loss must occur within 365 days from the date of the Accident which caused Injury.

“Limb” means entire arm or entire leg.

“Loss” means for (a) hand or foot means actual severance through or above the wrist or ankle joints; (b) eye means entire and irrecoverable loss of sight; (c) thumb and index finger means actual severance through or above the joint that meets the hand at the palm; (d) speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; (e) Paralysis.

“Member” is defined as one hand; one foot; sight of one eye; speech; or hearing in both ears.

“Paralysis” means the complete and irreversible loss of movement of limbs due to a covered Accident and is determined to be permanent, by a Licensed Physician. Paralysis includes Quadriplegia (the complete and irreversible paralysis of both upper and both lower limbs); or Paraplegia (the complete and irreversible paralysis of both lower limbs); and/or Hemiplegia (the complete and irreversible paralysis of the upper and lower limbs of the same side of the body); and/or Uniplegia (the complete and irreversible paralysis of a single limb).

“Principal Benefit” means the maximum amount payable for: accidental loss of Life; two (2) or more Members; or Quadriplegia.

Travel Assistance Services

As a MasterCard Gold cardholder you can rely on Travel Assistance Services when you're away from home. Travel Assistance is your guide to many important services you may need when traveling. Benefits are designed to assist you or your Spouse/Domestic Partner and dependent Children when you're traveling 100 miles (160 kilometers) or more from home. This is reassuring, especially when you visit a place for the first time or do not speak the language.

Please keep in mind that Travel Assistance Services is not insurance coverage and that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (for example, medical or legal bills).

Who Is Covered:

- MasterCard Gold Cardholders, their Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

Where The Service Is Available:

- In general, coverage applies worldwide, but there are exceptions.
- Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact Travel Assistance Services prior to embarking on a Covered Trip to confirm whether or not services are available at your destination(s).

The Kind of Services You Receive:

Travel Assistance:

- Before you begin your trip, Travel Assistance Services 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.
- In case of loss or theft of your travel tickets, passport, visa or other identity papers necessary to return home, Travel Assistance Services will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
- In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
- If you have a travel emergency and need cash, Travel Assistance Services can arrange to transfer up to USD 5,000 from a family member, friend, or business account.
- Please note that this service does not provide maps or information regarding road conditions.

Medical Assistance:

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- Provides help with prescription refills with local pharmacists (subject to local laws).
- In the event of an emergency, Travel Assistance Services will make arrangements for a consultation with a general practice physician. Additionally, the Travel Assistance Services medical team will maintain contact with the local medical staff and monitor your condition.
- If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary, or have a family member or close friend brought to your bedside if you have been traveling alone (this will be at cardholder's expense).
- If the Travel Assistance Services medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, Travel Assistance Services will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.

- If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

Legal Referral:

- Provides you with English or Spanish-speaking legal referrals or consultations with appropriate embassies and consulates regarding your situation.
- Will assist in transfers of up to USD 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.

For questions or to contact Travel Assistance Services call 1-800-MC-ASSIST or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-7111.

Key Terms and Definitions (General)

Accident: means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

Account: means an International Use Gold MasterCard card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of a loss.

Biological Event (biological weapon): means the deliberate use of disease-causing biological agents such as protozoa, fungi, bacteria, protists, or viruses, to kill or incapacitate humans, other animals or plants.

Cardholder: means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible MasterCard card provided by an Issuer in the territory.

Chartis (The Company): means the Company underwriting the Insurance Coverage.

Chemical Event (chemical weapon): means a device utilizing chemicals formulated to inflict death or harm to human beings.

Common Carrier: means any land, water or air conveyance operated under a license for the transportation of passengers for hire for which a ticket has been obtained.

Covered Trip: means a trip where (a) the Insured Person's full fare for a Common Carrier has been charged to an eligible Account or (b) purchased with an eligible card that received mileage points, and other similar discounts from reward programs for travel issued by MasterCard or a MasterCard International Issuer, or (c) both point (a) and (b) of this definition and by an Insured Person on behalf of another Insured Person. Additionally, if the above definition has been met and a change in airfare and/or change in flight and/or a class upgrade occurs, which was made with another means of payment or Rewards Program, it will also be considered a Covered Trip; however the maximum sum insured benefit amount will be based on the eligible class for the original passenger fare purchase and this will be the only benefit amount applicable.

Dependents: means the Cardholder's legally married Spouse, Domestic Partner and unmarried Dependent Children.

Dependent Child(ren): means named dependent children, including adopted, step and foster children of the cardholder, aged between birth and 18 years, or 25 years if attending as a full time student an accredited institution of higher learning, who are unmarried and who permanently reside and receive the majority of maintenance and support from the Insured Person.

Disappearance: means the Insurance Company will pay the benefit for loss of life if the body of an Insured Person cannot be located following a known event within one (1) year or within the time local regulations and/or government announcements in each country are determined.

Domestic Partner: means the husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country

Exposure: for the purpose of the Accidental Death and Dismemberment benefit, means a loss resulting from an Insured Person being unavoidably exposed to the elements due to an Accident will be payable as if resulting from an Injury. The loss must occur within 365 days from the date of the Accident which caused Injury.

Home Country: means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning.

Hospital: means a place that: (a) holds a valid license (if required by law); (b) operates primarily for the care and treatment of Sick or injured persons; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

Infants: while travelling on Common Carrier Conveyance an infant is a child usually under the age of two (2) years old that can be identified as a covered dependent while traveling with the insured cardholder (i.e. on the insured's boarding pass or covered under the insured's travel ticket). Note that the age can vary from one Common Carrier to another (i.e. from one airline to another).

Injury: means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this policy is in effect.

Inpatient: means an Insured Person who is confined to a Hospital under the recommendation of a Physician.

Insured Person(s): means a Gold MasterCard cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

Issuer: means a Bank or financial institution (or like entity) that is admitted and/or authorized by MasterCard to operate a MasterCard card program in the Territory.

MasterCard: means MasterCard International (or MasterCard Worldwide), a corporation organized under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

Nuclear Event: means Property Damage caused by or arising from nuclear weapons and/or related materials, ionized radiation or contamination by radioactivity resulting from nuclear fuel or from any nuclear waste or from combustion of nuclear fuel.

Physician: means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

Policy: means a contract of insurance and any attached endorsements or riders issued to MasterCard.

POS: means Point of Sale transaction, which includes any purchase made with an access device, whether it's authenticated using a PIN or using a signature; excluding ATM transactions.

Pre-existing Condition: for an Injury, means a condition for which medical care, treatment, or advice was recommended by or received from a Physician or which was first manifested or contracted prior to the commencement of a Covered Trip. For a Sickness, means a condition occurring during the ninety (90) day period prior to the commencement of a Covered Trip for which treatment by a licensed Physician has been sought or advised or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment. A medical condition will not be considered a Pre-existing Condition if it is controlled (not exhibiting symptoms or requiring an adjustment of treatment or medication) throughout the ninety (90) day period by the taking of prescription drugs or medications and travel restrictions are not advised by a licensed Physician.

Reward Program: means a program developed/offered by MasterCard and Issuer, allowing cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible MasterCard card. An eligible Rewards Programs must be a consequence of "plastic"/card transactions associated with MasterCard or other associations, in the case where combined points under the specific Reward Program cannot be distinguished between one association from another. Rewards programs where points are not generated by "plastic"/card transactions are not considered eligible Rewards Programs. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible MasterCard card.

Sickness: means illness or disease of any kind contracted and/or commencing during a Covered Trip.

Spouse: means the husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country.

Territory: means Latin America and Caribbean Region, which includes but is not limited to: Anguilla, Antigua, Argentina, Aruba, Bahamas, Barbados, Belize, Bermuda, Bolivia, Brazil, Cayman Islands, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, French Guiana, Grenada, Grenadine, Islands, Guadeloupe, Guatemala, Guyana, Haiti, Honduras, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Nicaragua, Panama, Paraguay, Peru, St. Kitts-Nevis, St. Lucia, St. Vincent, Suriname, Trinidad & Tobago, Turks & Caicos Islands, U.S. Virgin Islands, Uruguay, and Venezuela.

Terrorist Act: means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or

group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

War: means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

How to File a Claim

In the event of a claim, the following procedures should be followed:

- 1) You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
- 2) Complete the Claim Form(s) in its entirety signed and dated;
- 3) Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

For assistance with filing a claim, please call **1-800-MC-ASSIST (1-800-622-7747)** in the United States or call the MasterCard® Global Service toll-free number in your country. If you are unable to access the toll-free number, please call the MasterCard® Global Service collect number **1-636-722-7111**.

MASTERRENTAL

Claim Notification Period: Within thirty (30) days from the date of occurrence.

Submission Period: No later than one hundred-eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed claim form signed and dated;
- b) An original receipt showing payment of the Rental was made entirely with the eligible card;
- c) Copies of the original rental agreement (front and back);
- d) Copies of certified police reports, if applicable (upon request);
- e) An internal damage document such as an "Incident/Accident Report" from Rental Company, an itemized repair bill or estimate,
- f) Other documentation such as MasterCard Rewards Program and Rental Company promotional material, etc. - if applicable
- g) Copies of the Rental Company's Fleet Utilization log - if "Loss of Use" charges are being claimed;
- h) Your cardholder's monthly statement of account showing the account is open and in good standing at the time of filing the claim.

MASTERTRAVEL

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than one hundred-eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed claim form signed and dated;
- b) Documentation detailing the nature of injury or death with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, coroner reports, death certificate and related documentation;
- c) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- d) Your cardholder's statement of account showing the account is open and in good standing.

You can now upload all required documentation for all benefits herein by visiting our claim site at www.yourclaimstatus.com or via the following methods:

Email: mcresponse@ufac-claims.com

Fax: 1-216-617-2910

Mail: MasterCard Benefits Assistance Center
c/o Program Administrator at Sedgwick Claims Management Services, Inc.
PO Box 89405
Cleveland, OH, 44101-6405
USA

Payment of Claims:

Where allowable by law, Benefit for loss of life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

- a. Spouse or Domestic Partner;
- b. Children, in equal shares;
- c. Parents, in equal shares;
- d. Brothers and sisters, in equal shares; or
- e. Executor or administrator

All other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

† Each insurance benefit limit described in this Guide is in United States Dollar (USD). Payment of claims will be made in local currency where required law, with the official Foreign Exchange Rates published on the date the claim is paid.

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 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 80 countries worldwide.

Some of the key toll-free MasterCard Global Service telephone numbers are:

Country	Toll Free Number
Germany	0800-819-1040
Argentina	0800-555-0507
Brazil	0800-891-3294
Chile	1230-020-2012
Colombia	01-800-912-1303
Spain	900-97-1231
France	0-800-90-1387
Italy	800-870-866
Mexico	001-800-307-7309
Peru	0-800-50587
Portugal	800-8-11-272
Puerto Rico	1-800-307-7309
United Kingdom	0800-96-4767
Venezuela	0800-1-002-902

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at www.mastercard.us/_assets/docs/GlobalServiceTollfreeNumbers.pdf or call the United States collect at **1-636-722-7111**.

ATM Locations:

Call **1-877-FINDATM** or contact the **MasterCard Global Service Center** 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 one million 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.

General Provisions and Disclaimers

General: These benefits and services are effective for eligible MasterCard cardholders effective **January 1, 2012**. This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by MasterCard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Travel Assistance Services is provided by AXA Assistance, USA. Insurance coverage is underwritten by approved Member Companies of Chartis Insurance Company. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Marsh U.S. Consumer, a service of Seabury & Smith, Inc., on behalf of MasterCard Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable MasterCard contract for other benefits, the Master Policy(ies) or the applicable MasterCard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the cardholder benefit program.

For Costa Rica only: Insurance coverage is underwritten by Instituto Nacional de Seguros. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Asesores Profesional en Seguros, S.A. (Asprose, S.A.)

Cancellation: MasterCard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between MasterCard International and the Insurance Company; or will be terminated on the date your MasterCard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from MasterRental and MasterTravel that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

Valid Account: (1) Your MasterCard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your MasterCard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of MasterCard for programs or other services offered as benefits to a cardholder; with investigating, evaluating and settling a claim.

Rights to Recover/Subrogation: 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.

Transfer of Rights: After a claim is paid under MasterRental Insurance Coverage, the rights and remedies of the eligible MasterCard cardholder (or any third party benefiting 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 eligible MasterCard 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.

Assignment: No rights or benefits provided under MasterRental may be assigned without the prior written consent of the Insurance Company, Plan Administrator or Third Party Claims Administrator.

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: MasterCard International, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

Legal Actions: No legal action may be brought to recover on a Policy until sixty (60) days after the Insurance Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes: Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: Coverage and benefits provided by these programs, including any such program provided by insurance company affiliates of Chartis, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control ("OFAC") of the U.S. Treasury Department.

Arbitration: Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your MasterCard card account has been issued.

Confidentiality and Security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

Disclaimer: *The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to MasterCard.*