



## Platinum MasterCard™ Debit Card Cardholder Benefits

**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 February 1, 2004. 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.**

	Purchase Assurance® . . . . .	2
	Extended Warranty . . . . .	3
	MasterRental® Insurance . . . . .	5
	Master RoadAssist® Service . . . . .	8
	Travel Assistance Services . . . . .	8
	MasterCard Global Service® . . . . .	9

"Card" refers to a Platinum MasterCard™ Debit Card and "Cardholder" refers to a Platinum MasterCard™ Debit Cardholder.



## Purchase Assurance®

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

### To get coverage:

- Purchase Assurance insurance is for most items you purchase entirely with your card for yourself or to give as gifts.
- Purchases need not be registered.

### The kind of coverage you receive:

- Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter's, or auto insurance), Purchase Assurance will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card, subject to the limits expressed below.

### What is covered:

- Items purchased entirely with the MasterCard card.
- Most items you buy entirely with your card are covered for a full 90 days from the date of purchase indicated on your bank statement. Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to \$1,000 per incident and a total of \$50,000 per cardholder account per year.
- Items you purchase with your card and give as gifts are also covered, subject to the same conditions.
- Coverage for stolen or damaged items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be used, replaced, or repaired individually, the value of the pair or set will be covered. Coverage for stolen or damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

### What is NOT covered:

- Items not in the care, custody, or control of the owner.
- Lost items and items that mysteriously disappear without any evidence of a wrongful act (the only proof of loss is unexplained or the item can no longer be provided as proof of loss).
- Items stolen from, in, upon, or attached to a common carrier. Items stolen from, in, upon, or attached to an automobile or any other motor vehicle, whether being used as a residence or not.
- Unlocked or unattended (left in public sight, out of arm's reach, lacking care, custody, or control by cardholder or responsible party) items stolen from any location or place open to the general public or community for use or membership. Public places shall include the following: the covered person's place of employment, elementary or secondary school, and places of worship.
- Items lost, stolen, damaged, or misdelivered while under the care and control of a third party or common carrier (including but not limited to airlines, the U.S. Postal Service, or other delivery services).
- Losses due to normal wear and tear, misuse, fraud, gradual deterioration, and/or abuse.
- Items that you damage through alteration (including cutting, sawing, shaping).
- Used or antique items; collectibles of any kind (including, but not limited to, trading cards, Beanie Babies, etc.); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (for example, glass

breakage); or "satisfaction guaranteed" items.

- Items taken by visible forced entry, force, and/or under duress without a documented police report.
- Items that are not properly secured while in transport via any mode.
- Motorized vehicles and watercraft, aircraft, and motorcycles, or their motors, equipment, or accessories. Coverage will apply to motorized equipment used solely for the upkeep and maintenance of a residence, but not for commercial use.
- Land, buildings (including but not limited to homes and dwellings), permanently installed items, fixtures, or structures.
- Travelers checks; tickets of any kind; negotiable instruments; bullion; rare or precious coins; philatelic and numismatic property; cash or its equivalent.
- Damage caused by vermin.
- Plants, animals, consumables, and perishables.
- Items purchased for resale, professional, or commercial use.
- 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.
- War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Inherent product defects.
- Radioactive contamination.
- Acts of God (including, but not limited to, flood, hurricane, and earthquake), or consequential losses resulting from any Act of God.
- Items stored at any construction site.
- Items under rent, lease, or borrowed for which you will be held responsible.

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



## Extended Warranty

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

### What is covered:

- Items purchased entirely with the MasterCard® card.
- Most new products purchased entirely with your card that come with a) an original manufacturer's U.S. warranty or b) a U.S. store brand warranty (on U.S. store brand items) of one year or less. For qualified purchases, Extended Warranty doubles the warranty time period and duplicates the coverage of either of the above warranties up to a maximum of one additional year. If, however, either warranty is for more than one year, no coverage will apply. If you purchased a service contract or extended warranty, see fourth bullet point below. If you do not have an additional service contract or extended warranty, the Extended Warranty program commences the day after your original manufacturer's U.S. or U.S. store brand warranty expires.
- Items purchased with your card and given as gifts are covered, subject to the same conditions.
- If you purchase a service contract (sometimes called an "extended warranty")

of one year or less with your product, Extended Warranty will cover up to one additional year after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract coverage period ends. If your service contract exceeds one year, this coverage does not apply.

- Motorized vehicle parts are covered.
- Extended Warranty will not pay more than the actual amount billed to your card and deducted from your checking account for the item, or \$10,000, whichever is less.

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

- Used or antique items; collectibles of any kind (including, but not limited to, trading cards, Beanie Babies, etc.); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (for example, glass breakage); or "satisfaction guaranteed" items.
- Boats or motorized vehicles (including but not limited to airplanes, automobiles, and motorcycles).
- Land, buildings (including but not limited to homes and dwellings); permanently installed items, fixtures, or structures.
- Consumables and perishables.
- Professional services (including but not limited to the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including but not limited to information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, and other software.
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Any physical damage to the product, including damage as a direct result of Acts of God (including, but not limited to, flood, hurricane, and earthquake), or consequential losses resulting from any Act of God.
- Mechanical failure resulting in product recalls.
- Diagnostic charges in the absence of any covered repairs.
- War or hostilities of any kind (for example, invasion, 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.
- Items purchased for resale, professional, or commercial use.

### **HOW TO FILE A CLAIM UNDER PURCHASE ASSURANCE OR EXTENDED WARRANTY INSURANCE COVERAGE:**

Keep receipts for items you buy with your card. You'll need them to file a claim.

1. Call **1-800-MC-ASSIST** to get a claim form. You must report the claim within 30 days of the incident or we will not be able to honor your claim.
2. Submit the following documentation as proof of loss, including but not limited to:
  - Signed claim form
  - MasterCard receipt
  - Bank statement
  - Itemized store receipt

*For claims under Purchase Assurance, please also provide:*

- Report from police or appropriate authority
- Copy of the declarations page of any applicable insurance policy, including homeowner's, renter's, or auto insurance.

*For claims under Extended Warranty, please also provide:*

- Original manufacturer's or dealer's warranty and extended service contract, if applicable.
- Repair estimate.

Return all required documentation within 90 days from the date of the incident or we will not be able to honor the claim.

3. The program administrator will decide whether to have the item repaired or replaced, or to reimburse you up to the amount paid for the item.

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



## MasterRental® Insurance

MasterRental is a smart way to save when you rent a vehicle for 15 consecutive days or less. MasterRental is an insurance program.

### How to get coverage:

- Initiate entire rental agency security deposit and pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your card; **and**
- Decline the Collision/Damage Waiver offered by the car rental company; **and**
- If a rental company promotion of any kind is initially applied toward payment of the rental vehicle, at least one day of rental must be billed to your card; **and**
- If your Platinum MasterCard debit card is not accepted for check-in by the car rental company:
  - Secure the car rental with any MasterCard credit card and decline the Collision/Damage Waiver offered by the car rental company.
  - Write the last four digits of your Platinum MasterCard debit card account number by your signature on the car rental contract.
  - Pay for your car rental with your Platinum MasterCard debit card when you return the car.
- You (the cardholder) must rent the vehicle in your own name and sign the car rental contract. Coverage does not apply if you pay for someone else to rent the vehicle.
- Coverage begins when you pick up the vehicle and ends when you return it, limited to a maximum 15-consecutive-day rental period.
- MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.

### The kind of coverage you receive:

- MasterRental will pay for covered damages up to \$50,000 per incident for which the cardholder or any other authorized driver is legally responsible to the rental agency on a secondary basis. This means that after your primary/other insurance has paid its limits, MasterRental will cover:
  - (a) the insurance deductible (or your employer's insurance deductible if you are traveling on business).

**Note:** By law in certain states, losses to rental vehicles in the United States, in U.S. territories and possessions, and in Canada are considered under the liability portion of your personal auto policy.

In most cases, no deductible will be applied and you may not receive any benefit from this program. Please, contact your insurance carrier for full coverage details pertaining to your personal auto policy.

(b) any reasonable and customary repair cost not covered by any other coverage (or your employer's coverage, as the case may be).

- If you have no other insurance or your insurance does not cover you in territories or countries outside of the U.S., coverage is primary.
- If no other insurance is applicable, coverage is primary, which means you do not have to seek coverage from any other source before receiving coverage under this program.

#### **Coverage will be provided for:**

- Up to \$50,000 per incident on claims for which the cardholder or any authorized driver is legally responsible to the rental agency:
  - (a) physical damage and theft of the vehicle up to its market value, not to exceed \$50,000.
  - (b) reasonable and customary charges imposed by the car rental company for the period of time the vehicle is being repaired ("Loss of Use" charges) that are substantiated by a Fleet Utilization log.
  - (c) reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss.

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

- The MasterCard® cardholder and those designated in the auto rental contract as authorized drivers are covered.

#### **Which vehicles are covered:**

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

#### **Excluded rental vehicles:**

All trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, and other recreational vehicles. Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four wheels, antique cars (cars that are over 20 years old or have not been manufactured for at least 10 years), or limousines. If you have any questions, or to confirm coverage for a particular vehicle, call **1-800-MC-ASSIST**.

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

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

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

- Items stolen from, in, or upon automobiles or other vehicles.
- 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 damage to someone else's vehicle or property, your property, or personal property inside the vehicle. It does not cover you for any injury to any party.
- Coverage is not provided for any obligation you assume other than that which is covered under this program or your personal auto policy.

- Any loss that occurs while you or an authorized driver are in violation of the rental agreement.
- Any loss that occurs due to driving while under the influence of drugs or alcohol; reckless driving; or being charged with either, unless found not guilty of any charge.
- Losses involving unauthorized drivers.
- Losses involving the theft of the rental vehicle when the renter or authorized driver cannot produce the keys to the rental vehicle as a result of negligence.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Subsequent damages resulting from a failure to mitigate damages once a loss has occurred.
- Blowouts or tire/rim damage that occur independently of vehicle damage/theft or vandalism to the rental vehicle and/or tire, or that has been proven to be the proximate cause of further damage to the rental vehicle.
- Collision/Damage Waiver purchased through the vehicle rental agency, including, but not limited to, acceptance of any Loss Damage Waiver or Partial Damage Waiver.
- Any damage that is of an intentional or non-accidental nature, caused by the renter or authorized driver(s) of the rental vehicle.
- Depreciation, diminishment of value, administrative, or other fees charged by the car rental company.
- In no event shall coverage be provided when the cardholder rents a vehicle beyond 15 consecutive days from the same Rental Company, whether the original agreement is extended, a new written agreement is entered into, or a new vehicle is rented. A new vehicle rented in a different city from the same agency is permitted.
- Losses resulting from any kind of illegal activity.
- Damage sustained on any surface, other than a bound surface such as concrete or tarmac.
- War or hostilities of any kind (for example, invasion, 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 or as a public or livery conveyance.
- Theft of or damage to unlocked or unsecured vehicles.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- Items not in the care, custody, or control of the owner.

### How to file a claim:

1. Call **1-800-MC-ASSIST** to get a claim form. You must report any claim within 30 days of the incident or we will not be able to honor your claim. (Outside the United States, use AT&T Direct and then **1-800-MC-ASSIST**.)  
**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.**
2. Complete and sign the claim form and attach all appropriate documentation, including a copy of:
  - Your MasterCard debit card sales slip.
  - The rental agreement (front and back).
  - A copy of the declarations page of your personal automobile insurance policy or, if you do not have insurance, a signed statement to that effect.
  - The accident or police report.
  - An itemized repair bill or estimate, Bank statement, and copy

of rental company promotion, if used.

- A copy of the car rental company's Fleet Utilization log, if "Loss of Use" charges are being claimed.
  - Any other documentation the MasterCard Assistance Center may request.
3. Be sure to submit all the above required documentation to the MasterCard Assistance Center within 180 days of the incident, or the claim will not be honored. If you have any questions, please call **1-800-MC-ASSIST**.
  4. If payment is made under MasterRental, the insurance company is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the insurance company makes payment must transfer to the insurance company his or her rights to recovery against any other party or person. The cardholder must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

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



## Master RoadAssist® Service

(Available only when traveling in the 50 United States and the District of Columbia)

- If your car breaks down on the road, just call **1-800-MC-ASSIST** and tell us where you are.
- We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your Platinum MasterCard™ Debit Card account and deducted from your checking account.
- You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's gone) when the tow truck arrives. MasterCard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.
- Emergency road service is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.
- If you have a rental vehicle, be sure to call the car rental agency before you call **1-800-MC-ASSIST**, as many rental agencies have special procedures regarding emergency road service.



## Travel Assistance Services

**Rely on Travel Assistance Services when you're away from home.**

Travel Assistance Services are your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 50 miles or more from home.\* This is reassuring, especially when you visit a place for the first time or do not speak the language. For services, call **1-800-MC-ASSIST**. Enrollment is automatic and the assistance service is free to cardholders.

Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills). Restrictions to Travel Assistance travel benefits

may apply to regions that are considered unsafe by the State Department.

\* If a cardholder's mailing address is in the State of New York, mileage requirement is not applicable.

### MasterTrip® Travel Assistance

- Before you begin your trip, MasterTrip provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your card. **Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card.** MasterTrip will also help you locate any lost or stolen travel materials, including luggage. This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.
- If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a family member, friend, or business account.

This service does not provide maps or information regarding road conditions.

### Travel Services Medical Assistance

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies. We can also help you refill prescriptions with local pharmacists (subject to local laws).
- In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to 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 (at cardholder's expense). If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

### MasterLegal® Referral Service

- Provides you with English-speaking legal referrals or consultations with appropriate embassies and consulates regarding your situation.
- Will assist in transfers of up to \$5,000 in cash from a family member, friend, or business to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.



## 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

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 892,000 ATMs worldwide. Be sure you know your Personal Identification Number (PIN) before you travel to enable cash access.

---

## Account and Billing Information

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

---

## Final Legal Disclosure

General Provisions for Travel Assistance Services, Purchase Assurance, Extended Warranty, and MasterRental programs: Except as specifically stated, this Guide is not a policy or contract of insurance. Benefits are purchased by MasterCard and given complimentary to you, but non-insurance services may have associated costs. (For example, legal referrals are free, but the lawyer's fee is your responsibility.)

MasterRental, Purchase Assurance, and Extended Warranty insurance benefits are provided under master policies of insurance issued by Virginia

Surety Company, Inc. All information in this Guide about these benefits is subject to the terms and conditions of the master policies.

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

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

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

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

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

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

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

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

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

All parties are expected to exercise due diligence and prudent judgment to avoid or diminish any theft or damage to the property insured under these programs. No insurance benefits will be provided in the event of fraud. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. Salvage may be requested by the claim administrator. If salvage is requested, it must be remitted to the administrator at the cardholder's expense. Failure to remit requested salvage may result in denial of the claim. After a claim is paid under Purchase Assurance, Extended Warranty, or MasterRental Insurance, the rights and remedies of the cardholder (or any third party paid under this

program) against any party in respect to this loss or damage will be transferred to the insurance company. In addition to transferring such rights, the cardholder (or any third party paid under this program) must provide the insurance company with any assistance necessary to secure its rights and remedies, and must do nothing that would jeopardize them. No rights or benefits provided under the Purchase Assurance, Extended Warranty, and MasterRental programs may be assigned without the prior written consent of MasterCard's third-party administrator.

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

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

**To File A Claim Or  
Request Travel Assistance Services Call  
1-800-MC-ASSIST (1-800-622-7747) —  
Or En Español: 1-800-633-4466  
Visit our website at [www.mastercard.com](http://www.mastercard.com)**

