

INSURANCE AND BENEFITS GUIDE

MASTERCARD BLACK

MASTERCARD BLACK

Welcome to the world of travel benefits offered by your new Mastercard Black. Discover everything your card has to offer and enjoy it even more, knowing you can count on these benefits.

Convenience

- Accepted at participating establishments around the world.
- Access to cash advances through participating automatic teller machines.
- Local service 24 hours a day, 7 days a week.
- Register in Mi Banco Mobile and save time managing your account from your cell phone.

Security

- Protection against unauthorized charges.
- Contactless cards allow you to pay by simply bringing your credit card close to the terminal identified with the contactless symbol.
- Chip card technology provides an additional level of security and minimizes the risk of fraud for forgery when used in ATMs or points of sale that accept chip technology.
- On the Alert, a service that informs you about unusual credit card transactions by sending a text message or generating a call.
- Mi Banco Alerts, an optional service that allows you to schedule purchase alerts by text message every time your card is used.
- Mobile Wallets allows you to make payments by simply bringing your cell phone closer to participating payment machines. With this service, a virtual card number or token for each transaction replaces the card number, preventing the merchant or others from obtaining the card information.

Certain conditions and restrictions apply. For more information on how to keep your card protected, visit popular.com/en/security/cards.

Mi Banco Mobile App

Manage your account, make payments, and check balances at any time, from Mi Banco Mobile App on your cell phone, available on Apple's App Store and Google's Play Store. Certain conditions and restrictions apply. For more information, visit popular.com/en/mi-banco/mobile.

Mi Banco Online

Through the desktop version, you could also:

- Receive your account statements electronically with the e-bill service.
- Request or change your personal identification number (PIN) to facilitate cash withdrawals through ATMs in any part of the world.
- Authorize an additional card from your account, as needed.

Certain conditions and restrictions apply. For more information, visit popular.com/en/mi-banco/online.

Other services available through our Customer Service Center

- Make balance transfers from other Financial Institutions to your Mastercard Black.

Certain conditions and restrictions apply. For more information, please call 787.758.0505 or 1.800.981.9505.

MASTERCARD SERVICES AND INSURANCE BENEFITS

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, please call the specific Mastercard Global Service™ toll-free number for your country 1-866-315-9843, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (español).

Definitions

"Card" refers to Mastercard® World Elite card, Mastercard Black.

"Cardholder", "you", and "your" refer to a Mastercard® World Elite card cardholder, who has an eligible to Mastercard® World Elite Account and whose name is embossed on the surface of the Mastercard® World Elite card.

MasterCard Guide to Benefits - Benefits that are always with you.

The following 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.

MASTERCARD GLOBAL SERVICE™

Available to Mastercard cardholders who are traveling outside their home countries, Mastercard Global Service provides unprecedented emergency customer service—anytime, anywhere, and in any language. Mastercard Global Service gives eligible cardholders access to the following services:

- Lost and Stolen Reporting Service (LSR Service): Cardholders can file lost or stolen card reports and initiate the process to have their cards cancelled and replaced.
- Emergency Cash Advance (ECA): Cardholders whose cards have been lost or stolen can request an emergency cash advance and make any necessary pickup/delivery arrangements. Through the Mastercard relationship with Western Union, cardholders can access cash at locations worldwide.
- ATM Locations: Cardholders can call to find the location of a nearby ATM in the Mastercard ATM Network and cardholders can obtain cash at more than one million ATMs worldwide.

CONCIERGE SERVICE

Talk to a concierge "live" by telephone. Mastercard Concierge offers global service, local expertise, all types of assistance, tailored to each cardholder's specific needs, and the fulfillment of an extensive range of requests by calling 1-866-723-4549, including:

- **Information:** For business and leisure trips, the concierge team can provide details and advice on travel destinations, business etiquette in foreign locations, passport and visa requirements, and weather. They can also provide information on tour dates, entertainment events, sports schedules, trade fairs and exhibitions, as well as restaurant recommendations in cities around the world.
- **Referrals:** If cardholders need help in locating trustworthy and reliable services, the concierges can refer them to business services (e.g. secretaries, courier services), local and home services (e.g. plumbers/electricians, babysitters, language schools, personal trainers, etc.), and professional services (e.g. doctors, dentists, legal services, vaccination, and ambulance services).
- **Travel Issues & Arrangements:** Making the travel experience stress-free is the concierges' goal, so they are fully equipped to assist with location & recovery of lost baggage (on any airline), location & forwarding of lost property, transportation arrangements (e.g. limo and helicopter booking), charters of yachts, aircraft and private trains, and property location and rental (short term).
- **Entertainment:** Our concierges are experts in arranging access to all types of entertainment events, from rock and pop concerts to ballet and opera, sports events, Broadway or West End shows, and all types of nightlife at home and abroad. They can also arrange for special access (e.g. private boxes or backstage visits) as well as attendance of premieres, and entrée to "impossible to get into" events and restaurants.
- **Gift Sourcing & Delivery:** Finding the perfect gift takes time, and sometimes global resources. Cardholders can leave that to the concierge team; they are experienced in searching locally and internationally for the perfect item and arranging its purchase and delivery restaurants.
- **Special Experiences:** The concierge team can support cardholders in investigating a range of special experiences, providing information on how to arrange cooking classes with professional chefs, golf lessons with PGA Tour professionals, flights in fighter jets, rental of private islands, safaris, and heli-skiing. *Restrictions and exclusions apply.

MASTERCARD TRAVEL & LIFESTYLE SERVICES*

Offers upgrades, free breakfast, early check-in/late check-out, and special amenities at 4 and 5-star hotels & resorts worldwide. Plus, exclusive savings and benefits on car rentals, air, tours, and cruises. Our Mastercard Hotel Guarantee and Lowest Rate Guarantee gives you the peace of mind you need on your vacation.

Hotel Stay Guarantee*

- Cardholders who experience problems with their 3-star or higher rated hotel can contact a Lifestyle Manager, 24/7, who will work directly with the hotel to resolve the issue.

Lowest Hotel Rate Guarantee*

- For Cardholders who book a qualifying prepaid hotel rate then find the same room, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, we will refund the difference.

Luxury Hotels & Resorts Portfolio*

- Room upgrade, early check-in/late check-out (upon availability), with complimentary daily breakfast at over 2,000 properties worldwide.
- Amenity credits, \$50 for 4-star properties and \$100 for 5-star properties.

TEN Group is Mastercard's designated travel agency for this service. *Terms and conditions apply.

MASTERCARD® AIRPORT EXPERIENCE PROVIDED BY LOUNGEKEY

The Mastercard® Airport Experience program provided by LoungeKey gives you access to more than 1,500 airport VIP lounges worldwide with full privileges. Regardless of the airline, frequent flyer membership, or class of ticket purchased, you'll enjoy lounge amenities, access to hundreds of offerings, dining experiences, and relaxing pre-boarding spa treatments.

How does LoungeKey works:

- Download the Mastercard® Airport Experience provided by LoungeKey app.
- Use the app's navigation to locate a specific lounge.
- Pay for the lounge visit through the app with the registered card.
- Show the QR code of the app in the VIP lounge to access, and done, sit back, relax, and indulge.

Annual membership to the LoungeKey program is complimentary. Lounge visits are subject to a per-person charge. Check the cost of the lounge you want to visit in the app. For frequently asked questions, visit airport.mastercard.com/en/FAQ

MASTERRENTAL™ - CDW

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

Reward Points also apply, as long as all additional taxes and fees are paid with your Mastercard® World Elite card or with the Reward Points associated with your Mastercard® card.

When you rent a vehicle using your Mastercard® World Elite 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® World Elite 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 Mastercard® World Elite 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 Mastercard® World Elite card and/or points earned by a Rewards Program as defined herein associated with your eligible Mastercard® World Elite 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 Sixty (60) consecutive days, worldwide. Coverage is not provided where prohibited by law. Cardholder may have difficulty utilizing the benefits of MasterRental™ in some countries or with some rental agencies. Cardholder should contact the Rental Company before making arrangements.

The Kind of Coverage you Receive

- MasterRental™ provides a maximum benefit amount of up to \$75,000 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 if 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 Conditions/Limitations

Coverage is provided for the “lesser” of:

- the contractual liability assumed by the Insured Person with the Rental Company up to the Actual Cash Value, subject up to the maximum benefit amount of \$75,000; or
- the Reasonable and Customary charges of repair or replacement, towing charges; and
- 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 vehicles 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 \$75,000.

Which vehicles are not covered (Excluded Vehicles)

All trucks (except Sport Utility Vehicles with Four Wheels unless specifically designed for and 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 the specific Mastercard Global Service™ toll-free number for your country 1-866-315-9843, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (español).

Key Terms and Definitions

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

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 the terms and conditions of the rental transaction, as well as the responsibilities of all parties under the contract.

Rental Car: means a 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 Period: means up to 60 consecutive days.

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.

TRIP INCONVENIENCE

Mastercard® World Elite cardholders may benefit from peace of mind knowing that travel and accommodation expenses paid in advance are covered if a trip is unexpectedly cancelled or delayed.

Who is Covered

Mastercard® World Elite cardholders, their Spouse/Domestic Partner and Dependent Children.

To Get Coverage

Coverage is provided when the entire cost of the Common Carrier Conveyance passenger fare has been charged to your Mastercard® World Elite card; or has been acquired with points earned by an eligible Rewards Program associated with your Mastercard® World Elite card (i.e. mileage points for travel). To be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees, and any other required fees to your Mastercard® World Elite card and/or with reward points associated to your Mastercard® World Elite card. Coverage is effective only if the trip is purchased before the Insured Person becomes aware of any circumstances that could

lead to the cancellation of his/her journey.

The Kind of Coverage you Receive

Trip Cancellation Coverage: Benefits may be provided for trips that are cancelled due to an unexpected death, Serious Injury or Sickness of the Insured Person, the Insured Person’s Traveling Companion, or immediate family member(s) of the Insured Person.

- This coverage provides benefits up to \$3,000 for loss of travel and/or accommodation expenses paid in advance by the Insured Person; and
- For which the Insured Person is legally liable, and which are not recoverable from any other source before the date of commencement of the journey.
- Excess Coverage - These benefits supplement the Common Carrier Conveyance’s liability for Trip Inconvenience and what is covered under the cancellation policies for the accommodation(s) paid in advance.
- The Covered Trip must be cancelled before it commences.

Trip Delay Coverage: Is defined as the event where the departure of the Common Carrier Conveyance in which the Insured Person had arranged to travel is delayed for at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person. This benefit is offered on a primary basis. This insurance covers all necessary, Reasonable and Additional Expenses, such as meals and refreshments, hotel expenses and / or airport transfer expenses incurred as a result of a delay of at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier Conveyance in which the Insured Person had arranged to travel.

Coverage Conditions/Limitations

This insurance covers loss consequent of up to \$200 upon the delay of the Common Carrier Conveyance due to the following:

1. delay of a Common Carrier Conveyance caused by inclement weather, which means any severe weather condition that delays the scheduled arrival or departure of a Common Carrier Conveyance; or
2. delay caused by equipment failure of a Common Carrier Conveyance, which means any sudden, unforeseen breakdown in the Common Carrier Conveyance’s equipment that delays the scheduled arrival or departure of a Common Carrier Conveyance; or
3. delay due to an unforeseen strike or other job action by employees of a Common Carrier Conveyance, which means any labor disagreement that delays the scheduled arrival or departure of a Common Carrier Conveyance.
4. This benefit is offered on a primary basis.

Key Terms and Definitions

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

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. Reasonable and Additional Expenses: means any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which are not provided by the Common Carrier Conveyance or any other party free of charge.

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.

LUGGAGE PROTECTION

Description of Coverage

Mastercard® World Elite cardholders can benefit from peace of mind knowing that expenses incurred as a result of delayed and lost luggage are covered, and expert assistance is available to help you find your lost luggage.

Who is Covered

Mastercard® World Elite cardholders, their Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

To Get Coverage:

Coverage is provided when the entire cost of the Common Carrier Conveyance passenger fare has been charged to the eligible Mastercard® World Elite card and/or has been acquired with points earned by a Mastercard Rewards Program associated with the Mastercard® World Elite card (i.e. mileage points for travel). To be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees, and any other required fees to your eligible Mastercard® Black card and/or with reward points associated to your Mastercard® Black card.

The Kind of Coverage you Receive Assistance Services:

- Expert assistance services are provided for tracking and locating lost Luggage.
- Provides phone and document submission related assistance services, such as filing claims, determining necessary appropriate actions, contacting proper authorities of the Common Carrier Conveyance, etc.
- We will be responsible for keeping you informed of the status and location of the Luggage as information is available and will communicate with you on an on-going basis (at least once every 24 hours) until an outcome has been determined.
- We will ensure the Luggage is shipped to your destination or your home.
- If the Luggage is determined to be unrecoverable, we will help you file claims and other necessary actions that may need to be taken.
- These benefits are offered on a primary basis.

To obtain assistance services provided through Luggage Protection, please call 1-866-252-7491 in the United States. If you are unable to access the toll-free number, please call collect 1-212-345-3514. You may also call direct or collect to the Mastercard® Global Service in the United States at: 1-636-722-8883 (English); 1-636-722-8882

(español); or call the Mastercard® Global Service toll-free number in your country 1-866-315-9843.

Delayed Luggage Benefits: If your Luggage is delayed beyond four (4) hours after the actual arrival time at the intended destination, you will be eligible to receive up to \$600 in reimbursement for expenses incurred for purchases of essential clothing or requisites as a result of Luggage delay (independent of the number of “checked” luggage). Coverage is considered only for Reasonable and Additional Expenses, including prescription drugs, incurred between four (4) hours and four (4) days after the actual arrival time at the intended destination. This applies to Luggage on any Covered Trip; domestic or international, even in the Insured Person’s city of permanent residence.

Lost Luggage Benefits: If your Luggage is lost and determined to be unrecoverable by the Common Carrier Conveyance, your Luggage is insured up to \$3,000 (Independent of the number of “checked” luggage). This applies to Luggage on any Covered Trip; domestic or international.

Coverage Conditions/Limitations

- Your Luggage must be properly checked with and under the possession, care, custody, and control of the Common Carrier Conveyance during a Covered Trip.
- Insurance coverage and assistance services are provided to you for Covered Trips, worldwide.
- A Covered Trip shall be deemed to have commenced when the Insured Person boards Common Carrier Conveyance transportation for the purpose of going on such trip; leaves the initial point of departure; and continues until such time as the Insured Person alights from Common Carrier Conveyance transportation for the purpose of returning from such trip.
- Luggage, which appears to be delayed or lost, at the final destination, must be formally notified (immediately) and a claim must be filed with the Common Carrier Conveyance.
- It must be determined (and verified) to be delayed or unrecoverable by the Common Carrier Conveyance.
- Lost electronic equipment is subject to a limit up to \$500 per item, not to exceed the maximum benefit amount.
- **For Delayed Luggage,** receipts of incurred expenses will be required if the expenses for Reasonable and Additional Expenses go over \$200 and up to the maximum sum insured of \$600.

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.

MASTERASSIST BLACK

Description of Coverage

Mastercard® World Elite cardholders and family members can benefit from the security and safety offered through our comprehensive travel medical program. Some of the benefits provided are Medical Expenses, Emergency Medical Evacuation, Repatriation of Mortal Remains, Return of Dependent & Elderly, VIP Transportation Services, and Emergency Family Travel.

Who is Covered

Mastercard® World Elite cardholders, their Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

To Get Coverage:

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

Key Features:

- Trips are covered for travel worldwide.
- Coverage is provided for Injury or Sickness, even if it is not an emergency.
- Trips are covered up to a maximum of sixty (60) consecutive days.
- Medical Expense coverage up to a maximum benefit amount of \$150,000 per Insured Person.
- No limitation on the number of trips.
- Coverage is provided for both, one-way and round-trip travel.
- Exceeds all travel insurance requirements of the Schengen Aquis (Agreement)
- Covered losses caused by or resulting from Acts of Terrorism are not excluded.
- Please note that this coverage of MasterAssist Black does NOT apply for the purpose of obtaining medical advice or treatment.
- **Cashless Services:** Payments for all covered Medical Expenses, Repatriation of Remains, Comfort Return Ticket to Home Country, Emergency Family Travel Costs, Return of Dependent Children/Elderly, and Emergency Medical Evacuations can be completed on a “Cashless” basis if Mastercard is notified at the point of service, which means Mastercard can contact the Hospital or clinic directly and process payment without the need for any disbursement from the cardholder.

For questions or to contact MasterAssist Black to arrange for Cashless Services please refer to the Mastercard Global Service section in this guide.

Coverage	Maximum Benefit Amount:
Medical Expenses (Injury or Sickness) - Cardholder, Spouse/domestic partner & Dependent Children	Up to \$150,000
Inpatient Hospital Cash Benefit	\$200 per Day up to 30 days
Emergency Medical Evacuation/Repatriation	Up to \$100,000

Comfort Return Ticket to Home Country:	Up to \$7,500 for any-Class Airfare
Hotel Convalescence	Up to \$250 per Day for up to 5 Days
Emergency Family Travel Costs	Up to \$7,500 for roundtrip coach airfare & \$250 per Day for up to 5 Days
Return of Dependent Children/Elderly	Up to \$25,000
VIP Transportation Expenses	Up to \$2,000
Home Help in Home Country	Up to \$150
Pet Boarding/Kennel Fees	Up to \$500
Repatriation of Remains	Up to \$100,000

Medical Expenses *: If an Insured Person suffers an Injury or Illness and needs medical attention while outside of his/her Home Country, benefits are provided for Covered Medical Expenses (a-g and which are not excluded). This coverage provides a maximum benefit up to \$150,000 per Insured Person.

Covered Medical Expenses include:

- a)charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital’s average charge for semi-private room and board accommodation;
- b) charges made for diagnosis, treatment, and surgery by a Physician;
- c) charges made for the cost and administration of anesthetics;
- d) charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- e) dressings, drugs, medicines, and therapeutic services and supplies that can only be obtained upon a written prescription of a physician or surgeon;
- f) charges made for ground ambulance services;
- g) dental treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of \$100 per tooth.

*The charges for services enumerated above shall not include any amount of such charges that are in excess of regular and customary charges or excluded.

What is Not Covered by “Medical Expenses” (Exclusions)

In addition to the MasterAssist Black General Exclusions, “Medical Expense” benefits are not payable for any loss, fatal or non-fatal, which are caused by or resulting from:

- A Pre-existing Condition, as defined herein;
- Services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved, and certified as necessary and reasonable by a Physician;
- Routine physical (including well-childcare), laboratory diagnostic, x-ray examinations or other examinations, where there are no objective indications or impairment in normal health;
- Cosmetic or plastic surgery, except as the result of an accident;
- Dental care, except as the result of injury to sound, natural teeth caused by accident;
- Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless injury or sickness has caused impairment of vision or hearing;
- Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
- The diagnosis and treatment of acne;
- A connection with a deviated septum, including submucous resection and/or other surgical correction thereof;
- Organ transplants;
- Any mental, nervous, or emotional disorders or rest cures;
- Pregnancy: sickness or injury related to pregnancy will not be covered if the sickness or injury occurs within 3 months (three months before / three months after) of the expected (or actual) delivery date.
- The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Inpatient Hospital Cash Benefit: If an Insured Person is hospitalized as an Inpatient, due to Injury or Illness while outside his/her Home Country, a benefit of \$200 per day will be provided for each day an Insured Person is hospitalized up to a maximum confinement period of 30 days, subject to one (1) day deductible. The Hospital confinement must be recommended by a Physician.

“Inpatient” means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

Emergency Medical Evacuation/Repatriation: This coverage will provide benefits for covered expenses incurred 100 (160 kilometers) or more miles away from an Insured Person’s residence or outside of the Home Country if any Injury or Sickness commencing during the course of a Covered Trip results in the necessary Emergency Medical Evacuation of the Insured Person.

An Emergency Medical Evacuation means (a) a legally licensed Physician certifies that the severity of the Insured Person’s medical condition warrants immediate transportation from the place where the Insured Person is injured or sick to the nearest hospital where appropriate medical treatment can be obtained; or (b) after being treated at a local hospital, the Insured Person’s medical condition warrants transportation to his/her then current place of residence to obtain further medical treatment or to recover; or (c) both (a) and (b) above. The condition and expenses must be incurred 100 (160 kilometers) or more miles away from his or her home residence or outside

his or her Home Country.

This coverage provides a maximum benefit of up to \$100,000 per Insured Person.

We will work to arrange any medical assistance and Emergency Evacuation services. Decisions regarding the urgency of the case, the best timing and the most suitable means of transportation will be made in consultation with the local attending Physician and the patient's receiving Physician.

For questions or to contact MasterAssist Black to arrange for Emergency Medical Evacuation please call the specific Mastercard Global Service™ toll-free number for your country 1-866-315-9843, or call direct, or collect, to the United States at: 1-636-722-8883(English); 1-636-722-8882(español).

Coverage Conditions/Limitations

- Expenses for special transportation must be: (a) recommended by the attending Physician or (b) required by the standard regulations of the conveyance transporting the Insured Person. Special transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.
- Covered expenses include expenses incurred for transportation, medical services and medical supplies incurred in connection with Emergency Evacuation of the Insured Person.
- Expenses for medical supplies and services must be recommended by the attending Physician or required by the standard regulations of the conveyance transporting the Insured Person.
- All transportation arrangements made for evacuating the Insured Person must be by the most direct and economical route.

Comfort Class Return to Home Country: If an Insured Person is hospitalized outside of his/her Home Country for more than 24 hours, benefits can be provided to pay for the cost of airfare to return the Insured Person, Spouse or Domestic Partner or Traveling Companion to his/her Home Country or any destination deemed necessary to accompany the Insured Person during an Emergency Medical Evacuation.

This coverage provides a maximum benefit up to \$7,500 per Insured Person for the cost of any-class airfare (one-way or roundtrip) or whatever class seating is available. This coverage excludes any benefits paid under Emergency Medical Evacuation/Repatriation.

Hotel Convalescence Costs: If an Insured Person is Hospitalized for more than three (3) days and must remain, under medical advice in a hotel (outside of their Home Country before medically released) while outside of his/her Home Country, benefits are provided starting immediately after being discharged from the Hospital for additional convalescence.

This coverage provides benefits up to \$250 per day for up to five (5) days maximum.

Emergency Family Travel Costs: If an Insured Person is traveling alone and is hospitalized for more than three (3) days while outside of his/her Home Country, benefits can be provided to bring one (1) immediate family member or friend chosen by the Insured Person to and from the Insured Person's bedside. The benefits are available to pay for the cost of airfare and hotel daily room charges incurred up to a maximum of five (5) days. This coverage provides benefits up to \$250 for hotel/lodging daily room charges for a maximum of five (5) days; and an additional benefit up to \$7,500 for the cost of round-trip coach airfare to bring one immediate family member or friend chosen by the Insured Person to and from his/her bedside.

Return of Dependent Children/Elderly: If an Insured Person is hospitalized for more than three (3) days, while on a Covered Trip and he/she is 100 or more miles (160 kilometers) from the home residence or while outside of his/her Home Country, benefits can be provided to a) bring an otherwise unaccompanied minor Child(ren) or Elderly Traveling Companion home; and/or b) costs to bring and return an escort to accompany dependent minor Children or elderly Traveling Companion to return home.

This coverage provides a maximum benefit up to \$25,000 for incurred expenses. Benefits are not provided for any expenses provided by another party at no cost to the Insured Person or already included in the cost of the trip. The maximum benefit is up to \$25,000. This is the maximum amount payable independently of the number of the eligible Dependent Children or Elderly in the same Covered Trip.

VIP Transportation Expenses: If an Insured Person is hospitalized while outside of his/her Home Country, benefits are provided to reimburse expenses for the costs of a limousine, taxi or other car services provided to the Insured Person, Spouse or Domestic Partner and/or Dependent Children for:

- a) Travel between the hospital and hotel; and/or
- b) Travel between hotel and airport to return the Insured Person to their Home Country, upon release from the Hospital.

This coverage provides benefits up to \$2,000 maximum per incident.

Home Help in Home Country: If the Insured Person suffers an Injury or Sickness during a Covered Trip outside his/her Home Country, the Company will pay up to \$150 for home help in their Home Country, provided that:

- The Insured Person has incurred treatment for the medical condition related to the Injury or Sickness while on a Covered Trip for the same incident.

Exclusions (Home Help in Home Country)

In addition to the General Exclusions listed in this Guide to Benefits this coverage shall not include:

- Any claim arising from a trip taken within the Insured Person's Home Country.
- The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Pet Boarding/Kennel Fees: If an Insured Person's return to his/her Home Country is delayed following an Injury or Sickness while outside of his/her Home Country, benefits can be provided for extra boarding and kennel fees

for pet cats or dogs provided that the Insured Person has a valid Medical Expense covered under MasterAssist Black.

This coverage provides benefits of up to \$500 maximum per incident.

In addition to the General Exclusions, coverage is not available:

- If the Insured Person's cat or dog was not in a cattery or kennel for the duration of the Covered Trip.
- Any claims arising from a trip taken within the Insured Person's Home Country.

Repatriation of Remains: If the Insured Person suffers a loss of life while 100 or more miles (160 kilometers) away from his or her home residence or outside his or her Home Country, benefits are provided for reasonable expenses to preserve and return the body home.

This coverage provides a maximum benefit of up to \$100,000 per Insured Person.

For questions or to contact MasterAssist Black to arrange for Repatriation of Remains please call the specific Mastercard Global Service™ toll-free number for your country 1-866-315-9843, or call direct, or collect to the United States at: 1-636-722-8883(English); 1-636-722-8882(español).

Key Terms and Definitions

Inpatient: means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

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. 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.

Physician: means a doctor of medicine or a doctor of osteopathy legally licensed to practice, 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. Regular and Customary: for purposes of MasterAssist Black means the charge for services and supplies for which the charge is made if it is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury in connection with which such services and supplies are received.

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.

PURCHASE PROTECTION

As a Mastercard® World Elite cardholder you can shop with confidence, knowing that most purchases you make with your Mastercard® Black card may be protected in case of loss due to Theft or accidental Damage for the first ninety (90) days from the date of purchase (indicated on the store receipt).

Who is Covered

Mastercard® World Elite cardholders

To Get Coverage

Use your Mastercard® World Elite card for the entire purchase of a new item. Please be sure to keep your receipts in a safe place.

The Kind of Coverage you Receive

- Covered Purchases made entirely with your Mastercard® Black card may be covered if the item is accidentally Damaged or Stolen within ninety (90) days from the date of purchase (indicated on your store receipt).
- The maximum benefit amount is up to \$1,000 per occurrence with a maximum aggregate of \$25,000 per twelve (12) month period.
- Covered Purchases given as gifts are included.
- Covered Purchases do not have to be registered.
- Online purchases are covered.

Coverage Conditions/Limitations

- Covered Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item that is Stolen or accidentally Damaged.
- In the event of a claim, notice must be provided to the Insurance Company within thirty (30) days of the date that it was discovered. Failure to give notice within thirty (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").
- For Theft claims, the Cardholder must provide an official police report regarding the incident within the required timeframe.

- It is the Insurance Company's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price; less any rebates, discounts, rewards points, or benefits received from other coverage provided.
- Benefits will not exceed that actual amount charged to your Mastercard® Black card or the benefit maximum.
- The Cardholder must take all reasonable measures to protect, save and/or recover the property.
- No person or entity other than the Cardholder(s) shall have any legal or equitable right, remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.
- Your Account must be in good standing at the time of purchase of the Covered Purchase. Coverage shall extend to Acts of Terrorism as defined in the key terms and definitions section.

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.

Key Terms and Definitions:

Damage (accidental): means items that can no longer perform the function they were intended to do in normal service due to broken parts, material, or structural failures.

Property Damage: means physical injury to, destruction of, or loss of use on a tangible property due to an unforeseen event.

Stolen: means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

Theft (also known as stealing): means the illegal act of taking a Covered Purchase belonging to a Cardholder, without the consent of the Cardholder, with the intent to deprive the owner of its value.

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.

EXTENDED WARRANTY

The Extended Warranty coverage extends the terms of the original manufacturer's or store brand Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and required repairs during the period covered.

If an optional Warranty plan is purchased with the item (in addition to the manufacturer's original or store brand Warranty), the manufacturer's original or the store brand Warranty, whichever is applicable, will be extended for up to one (1) additional year after both the original and store brand Warranty plus the optional Warranty coverage period ends, provided the combined Warranty periods do not exceed three (3) years.

Who is Covered

Mastercard® World Elite cardholders.

To Get Coverage

Coverage is provided when you use your Mastercard® World Elite card for the entire purchase of a new, covered item. Please be sure to keep your receipts and Warranty paperwork in a safe place.

The Kind of Coverage you Receive

For the Covered Purchases you made with your Mastercard® World Elite card, the Extended Warranty coverage extends the terms of the original manufacturer's or store brand warranty up to one (1) full year providing you with a benefit up to a maximum amount per occurrence determined in this section. The benefit provided is up to \$10,000 per occurrence, with a maximum aggregate of \$10,000 per twelve (12) month period. If Covered Purchase is shipped via courier to a manufacturer authorized repair network, within the Cardholder Home Country, for repair or repair estimate, shipping costs up to \$25 per occurrence will be covered.

Coverage Conditions/Limitations

- Covered Purchases must be purchased entirely with the Mastercard® World Elite card and/or have been acquired with points earned by a rewards program associated with the Mastercard® World Elite card.
- Covered Purchases must have a minimum Warranty (manufacturer and/or store brand) of three (3) months; and cannot have greater than a maximum combined Warranty period (manufacturer and store brand) of three (3) years.
- Covered Purchases must have a valid Warranty, which means:
 - a. There must be a manufacturer authorized repair network and parts availability within the Cardholder Home Country;
 - b. confirmation that the product is eligible for Warranty in the Cardholder's Home Country;
 - c. the Warranty contains what the Warranty does and does not cover;
 - d. the period of coverage;
 - e. what the manufacturer will do to correct the problem; and
 - f. whom to contact for Warranty services
- it is the Company's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price; less any rebates, discounts, rewards points, or benefits received from other coverage provided.
- The Insured Person must take all reasonable measures to protect, save and/or recover the property.
- Online purchases are covered.
- Covered Purchases given as gifts are included.
- Covered Purchases do not have to be registered.
- Store brand Warranty on store brand items is covered.

- "Non-Auction" items that meet the definition of Covered Purchases are also included.
- The minimum original purchase price must be equal to or greater than \$50.
- The Account must be in good standing at the time of purchase of the Covered Purchase.
- Benefits will not exceed the actual amount charged to the eligible Mastercard® World Elite Account or the benefit maximum.
- No person or entity other than the Cardholder(s) shall have any legal or equitable right. Remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.
- Coverage shall extend to Acts of Terrorism as defined in the key terms and definitions section.

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.

Key Terms and Definitions:

Auction: (online or live): means a place or Internet site where items are sold through 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).

Non-Auction Internet: means a non-auction Internet merchant with a valid tax identification number (or equivalent).

Replacement Cost: means the amount it would cost to replace an item at current prices.

Warranty (extended warranty, store brand warranty, or manufacturer): means the contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unit for its intended purpose. This explicitly excludes any performance guarantees, design defects, aesthetic conditions, acts of God, and consequential effects, amongst others.

MASTERTRAVEL™ / COMMON CARRIER CONVEYANCE

Mastercard® World Elite cardholders can benefit from comprehensive travel accident insurance coverage offered through MasterTravel™.

Who is Covered

Mastercard® World Elite cardholders, the cardholder's Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

To Get Coverage

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

The Kind of Coverage you Receive

MasterTravel™ provides Common Carrier Conveyance Travel Accident Insurance coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) or Paralysis, while traveling on a Common Carrier Conveyance if tickets are purchased in full with your Mastercard® World Elite card and/or with Reward Points associated with your Mastercard® card.

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier Conveyance is up to \$1 million per Insured Person.
- For Dependent Children, if eligible, the corresponding maximum Principal Benefit is subject to the local laws and regulations applicable in the Insured Person's Home Country and Issuing Territory.
- A trip commences when the Insured Person boards a Common Carrier Conveyance for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier Conveyance.

MasterTravel provides coverage of Insurance against Accident in Insured Travel with coverage after disembarking from the Common Carrier Conveyance at the destination point of the trip (as designated in the passenger ticket), against Accidental Death, 24 hours/day all over the world. This coverage is intended as a complement and not a duplicate of the Travel Accident Insurance coverage.

Insured Travel coverage begins when the Insured Person aligns (leaves) a Common Carrier Conveyance while on a Covered Trip and ends after sixty (60) consecutive days or when the Insured Person boards a Common Carrier Conveyance on a Covered Trip, the thing that happens first.

What Are the Benefits – Common Carrier Conveyance 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 Conveyance.

- The maximum Principal Benefit amount provided is \$1 million per Insured Person.
- For Dependent Children, if eligible, the corresponding maximum Principal Benefit is subject to the local laws and regulations applicable in the Insured Person's Home Country and Issuing Territory
- 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 Conveyance Travel Accident only, benefits are provided as a percentage of the maximum Principal Benefit amount per the following Schedule of Losses:

Schedule of Losses:

For Loss of:	Percentage of the Principal Benefit:
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of the 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.
- If you have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid.
- Coverage extends to Exposure and Disappearance.
- Losses 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.

Key Terms and Definitions

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 Conveyance: means any land, water or air conveyance operated under a valid and in good standing license for the transportation of passengers for hire for which a ticket has been obtained.

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.