



# MasterCard® Professional Card

## Guide to Benefits

*Benefits that are always with you*

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

FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR CAPITAL ONE MASTERCARD® CARD OR 1-800-MC-ASSIST.

For questions about your balance, call the customer service number on your Capital One MasterCard® Professional Card card statement.

## MasterRental® Insurance Coverage

(NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS)

MasterRental is a smart way to save when you rent a vehicle for 31 consecutive days or less. MasterRental is an insurance program.

### How to get coverage:

- > Simply initiate entire rental agency's security deposit and pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your card. If a rental agency promotion of any kind is initially applied toward payment of the rental vehicle, at least one day of rental must be charged to your MasterCard card; and
- > Decline the Collision/Damage Waiver and the personal effects insurance offered by the rental agency; and
- > 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 31-consecutive-day rental period.
- > MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.
- > If your debit card is not accepted for check-in by the rental agency:
  - (a) Secure the vehicle rental with any MasterCard credit card and decline the Collision/Damage Waiver offered by the rental agency
  - (b) Write the last four digits of your MasterCard debit card account number by your signature on the car rental contract
  - (c) Pay for your vehicle rental with your MasterCard debit card when you return the vehicle

### 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 primary basis.

### Coverage will be provided for:

- > Up to \$50,000 per incident on claims for which the cardholder or any other authorized driver is legally responsible to the rental agency on a primary basis.
  - (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 rental agency 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.
  - (d) Secondary Personal Effects insurance covers damage or theft of such effects. You must first file under other applicable insurance (e.g., home or business), then we'll cover whatever is not covered by your insurance. This insurance is only available if you are covered by MasterRental Primary Collision/Damage Insurance. Maximum coverage per rental period is \$1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed \$2,000.
  - (e) Theft or damage to personal effects while in transit in the rental vehicle or in any building en route during a trip using the rental vehicle.

### Who is covered:

- > The MasterCard cardholder and those designated in the vehicle rental contract as authorized drivers are covered by Primary Collision/Damage Insurance.
- > You, your associates, and immediate family are covered by Secondary Personal Effects Insurance subject to the limits expressed above.

### 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 a Manufacturers Suggested Retail Price 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, and New Zealand. Please contact your car rental agency before you travel.

- > Coverage is not available where prohibited by law.

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

- > Coverage is not all-inclusive, which means it does not cover such things as personal injury or personal liability. It does not cover you for damage to someone else's vehicle or 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 is in violation of the rental agreement.
- > Any loss involving a rental vehicle being used for hire or as a public or livery conveyance.
- > 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 failure to mitigate damages once a loss has occurred.
- > Blowouts or tire/rim damage that occurs 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 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 rental agency.
- > In no event shall coverage be provided when a cardholder rents a vehicle beyond 31 consecutive days from the same rental agency, 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 rental agency is permitted.
- > Losses resulting from any kind of illegal activity.
- > Damages sustained on any surface, other than a bound surface, such as concrete or tarmac.
- > Personal Effects Insurance does not cover animals, automobile equipment, motorcycles, boats, motors, sporting equipment, personal computers, household furniture, contact lenses, hearing aids, artificial teeth and limbs, currency, coins, deeds, bullion, stamps, securities, tickets, documents, perishables, delays, loss of market, or indirect or consequential losses or damages of any kind.
- > 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).
- > War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts.
- > 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.
- > Items stolen from, in, or upon automobiles or other vehicles.

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

- > 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.)
- > Complete and sign the claim form and attach all appropriate documentation, including a copy of
  - > Your MasterCard sales slip.
  - > The rental agreement (front and back).
  - > The accident or police report.
  - > An itemized repair bill or estimate, MasterCard statement, or debit bank statement, and copy of car rental agency promotion, if used.
  - > A copy of the rental agency's Fleet Utilization log, if "Loss of Use" charges are being claimed.
  - > Any other documentation the MasterCard Assistance Center may request.
- > 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.
- > 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.

## **Purchase Assurance®**

(NOT AVAILABLE FOR PURCHASING, FLEET, AND VEHICLE-ASSIGNED CARDS)

MasterCard 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.

- > This benefit extends to the item's owner (i.e., when a purchase is made for a business, the business claims the benefit).

#### **What is covered:**

- > Most items you buy entirely with your card are covered for a full 90 days from the date of purchase indicated on your credit card statement. Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to \$10,000 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.
- > Items purchased entirely with the MasterCard card.

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

- > 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).
- > 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, 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, antique, collectibles of any kind (including but not limited to trading cards, Beanie Babies, etc.), recycled, previously owned, refurbished, rebuilt, remanufactured items, product guarantees (for example, glass breakage) or "satisfaction guaranteed" items.
- > 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 business, 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 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 computing equipment or peripherals, data transmission, or photocopying equipment purchased with the Corporate Multi Card.
- > War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage caused 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.
- > Items stolen from, in, upon, or attached to automobiles or other vehicles, whether being used as a business or not; including but not limited to airplanes, trains, boats, RVs, or other private common carriers.
- > Items not in the care, custody, or control of the owner.
- > Items in transport, via any mode, that are not properly secured while in transport.
- > Items taken by visible forced entry, force, and/or under duress without a documented police report.

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

## **EXTENDED WARRANTY**

(NOT AVAILABLE FOR PURCHASING, FLEET, AND VEHICLE-ASSIGNED CARDS)

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:**

- > 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 five years 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 five years no coverage will apply. If you purchased a service contract or extended warranty, see 3rd bullet below. If you do not have an additional service contract or extended warranty, the Extended Warranty program commences the day after your original manufacturers' U.S. warranty or U.S. store-brand warranty expires.
- > Items purchased with your card and given as gifts are covered, subject to the same conditions.
- > 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 charged to your card for the item or \$10,000, whichever is less.
- > Items purchased entirely with the MasterCard card.

#### **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, remanufactured, 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; or 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 of delivery, whether or not stated or covered by the manufacturer's warranty.
- > 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.
- > Mechanical failure caused by normal wear and tear or gradual deterioration.
- > Diagnostic charges in the absence of any covered repairs.
- > Any computing equipment or peripherals, data transmission or photocopying equipment purchased with the Corporate Multi Card.
- > War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts.
- > Items purchased for resale.

#### **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.

- > 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.
- > Submit the following documentation as proof of loss, including but not limited to:
  - > Signed claim form
  - > MasterCard statement
  - > Repair estimate
  - > MasterCard receipt
  - > 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. Return all required documentation within 90 days from the date of incident or we will not be able to honor the claim.
- > 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.

## **Travel Assistance Services**

(EXCEPT FOR MASTER ROADASSIST, NOT AVAILABLE FOR VEHICLEASSIGNED CARDS)

Travel Assistance Services is 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 100 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.

### **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 Protection®**

- > If you have a medical emergency away from home, MasterAssist Medical Protection can help you get the best care. MasterAssist Medical Protection is an insurance program.

#### **What is covered:**

- > A global referral network of local physicians, dentists, hospitals, and pharmacies.
- > Emergency treatment by a physician or dentist, for covered medical, surgical, and dental conditions arising from illness or accidental injury

- incurred during your trip. Each covered individual can receive up to \$2,500 in coverage. (Because coverage is secondary, file with your own insurance company first, then we'll help cover the difference.) There is a deductible of \$50 per person, per trip.
- > Coverage is limited to emergency medical services resulting from accidental injury or emergency illness, which, if not treated immediately, could be expected by a prudent layperson to place a patient's life, or the life of an unborn child, in jeopardy or seriously impair the patient's bodily functions. Emergency illness benefits are limited to a maximum of \$500 per day.
  - > If you're hospitalized while traveling alone, we'll make arrangements to obtain care. If needed, we'll pay for transportation to another medical facility or your home. If you're traveling with dependent children, we'll arrange, and pay, for their return home if your hospitalization is expected to last 8 days or more.
  - > When you're traveling alone and hospitalized outside the U.S. for more than 8 days, we'll make and pay for travel arrangements for a round-trip, economy-class ticket to bring a relative or close friend to you. If you need to recuperate in a hotel after hospitalization, we'll pay up to \$75 a day, up to 5 days, to help cover hotel expenses.
  - > If you die while traveling, we'll arrange for your remains to be sent home, pay for repatriation, and help make arrangements for your travel companions(s) to get home. We would do the same for you if your travel companion(s) should die.
  - > If one of your immediate relatives dies at home while you're traveling abroad, we'll pay for your return to the U.S.
  - > Coverage is secondary to any existing health and dental coverage (such as worker's compensation, disability benefits law, or similar law) whether or not a claim is filed under such insurance.

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

- > You, your spouse, and unmarried dependent children under age 22, traveling with you.

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

- > At locales 100 miles or more from your home\*, except in Afghanistan, Iran, Iraq, Kampuchea, Laos, Libya, Myanmar, North Korea, Sri Lanka, Vietnam, and other countries we deem unsafe.

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

#### **When you're covered:**

- > You're covered from the day you leave until midnight of the 60th day of your trip, or the day you return to your city of residence, whichever is sooner. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.

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

- > Services, supplies, or charges not prescribed by, or performed by, or upon the direction of a physician or dentist, not medically necessary, rendered by other than hospital providers, not legally obligated to pay in the absence of any coverage.
- > Experimental/investigative services, or telephone consultations.
- > Medical or dental expenses payable under any existing group health or accident insurance or for any expenses incurred after your return to your city of residence.
- > War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts and military duty.
- > Air travel, except as a passenger on a licensed aircraft operated by an airline or air charter company.
- > Non-emergency services, supplies, or charges.
- > Injury, illness, or loss due to normal pregnancy or childbirth, professional athletics or training, participation in any athletic events that require payment of any entry fee, including training for such event(s); mountain climbing, motor competition, intentionally self-inflicting harm.

#### **Additional information:**

- > All medical transportation must be approved by both the attending doctor and the Assistance Center staff. All other travel benefits must be approved in advance by the Center. All travel will be scheduled, economy class, if original ticket(s) cannot be used. MasterAssist must be given the return ticket(s), or must be reimbursed the value of unused ticket(s). Expenses without prior approval of the Center will not be reimbursed. The maximum amount paid for travel and repatriation costs, beside shipment of remains, is \$10,000 on any single covered trip.
- > By making a request for assistance, or a claim for health or dental benefits, you assign to AXA Assistance the rights to receive benefits and/or reimbursement payable under other health or dental insurance for covered services performed or paid for by AXA Assistance.

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

- > Call 1-800-MC-ASSIST to obtain a claim form. Report the claim within 60 days of the completion of the care you receive, or we will not be able to honor your claim.
- > Complete and send the claim form with all documentation to the MasterCard Assistance Center.

Reminder: Please refer to the Final Legal Disclosure section.

## **MasterLegal® Referral Service**

- > Provides you with English-speaking legal referrals or consults with appropriate embassies and consulates regarding your situation.
- > Will assist in transfers 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.

## **Master RoadAssist® Roadside Service**

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

- > If your vehicle 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 billed automatically to your MasterCard account.
- > You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your vehicle (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 it's a rental vehicle, be sure to call the vehicle rental agency before you call 1-800-MC-ASSIST, since many rental agencies have special procedures regarding emergency road service assistance.

### **MasterCard® VAT Reclaim Service**

(NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS)

We can help your company reclaim the Value Added Tax (VAT) paid on business services purchased in the European Union.

- > We'll help determine which expenses are eligible and process the necessary paperwork. From the U.S., call 1-800-306-6068. When outside the U.S., call us collect at 353-66-9761772.
- > If your company is issued a refund, we apply a discounted processing fee, based on a percentage of VAT refunded.

## **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 most everywhere else.

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 PIN (Personal Identification Number) before you travel to enable cash access.

## **Concierge Service Program**

### **General Description**

Now your customers can enjoy convenience and special services with toll-free, around-the-clock access to concierge-level travel, event and entertainment assistance, gift finding, reservations and more with the worldwide Concierge Service. The Concierge Service provides assistance with travel arrangements, assistance with special requests for event tickets, assistance with gift purchases, floral arrangements, securing of limousines, and reservations for restaurants or tee times on public golf courses. The Concierge Service was developed to take convenience and service to the highest level.

### **How to Access Concierge Service**

With the Concierge Service, your customers have access to the wide range of premium services by calling one toll-free number, 1-888-428-5393, 24 hours a day, seven days a week. The one-stop shopping and purchasing convenience of the Concierge Service will give your customers the unique, elite, convenient services that make life just a bit more worthwhile and exciting.

### **Travel-Related Services**

Now your customers can enjoy concierge-level travel services including airline tickets, hotel and resort reservations, and limousine and car rental arrangements. The Concierge Service is a full-service travel agency handling global travel arrangements for nearly a decade, as well as providing local tourist and city information.

### **Restaurant Reservations**

With over 5,000 restaurant profiles in more in cities worldwide, as such the culinary capitals of the world will be available to your customers.

Dining data files list restaurant information about cuisine, prices, hours, card acceptance and requirements for attire. The Concierge Service will help with reservations.

### **Golf Course Access**

The golf lovers among your customers will love having access to book tee times on the best public golf courses worldwide. The Concierge Service can provide information such as green's fees, club facilities and reservation advice, total yardage, total par, slope rating—not to mention which course has a lava garden in the middle of the green, which course uses llamas as caddies and where you can find a Mickey Mouse-shaped bunker.

### **Sporting, Entertainment and Event Tickets**

With an extensive access to venues in cities worldwide, the Concierge Service provides your customers access to great entertainment and sports events. They can receive information about discos, cinemas, clubs, pubs, plays, cultural performances and international festivals. The Concierge Service can guide customers to landmarks, memorials, museums, parks and nature preserves. Whether it's tickets to Wimbledon, the Three Tenors in Concert, or a Broadway play, the Concierge Service has the network to make dreams come true!

### **Hotel and Resort Reservations**

With extensive access to hotels, resorts and other accommodations worldwide, the Concierge Service can find the perfect hotel, resort, country inn or bed & breakfast that will make any trip special. The data files contain all the details your customers will need to make the perfect selection. In combination with airline tickets, car rentals, dining reservations, and event tickets, the Concierge can design the entire itinerary.

### **There's More**

To round out the menu of services offered through the Concierge Service, the concierge has made arrangements to go even further. The Concierge Service will act as your customers' very own 24-hour gift-finding, order-taking and delivery services for flowers, floral arrangements, gifts and gift baskets. Your customers simply tell the Concierge Service representative what they are looking for and their price range. The Concierge Service will do the shopping and handle all orders and delivery.

Using the Concierge Service means guaranteed superior selection and access for your customers at a reasonable price. That means your customers won't pay any more than if they found items on their own because the Concierge Service doesn't assess a service charge. Your customers pay only for purchases and any normal and appropriate delivery charges. This means a well-defined, premium Concierge Service that keeps costs under control. Now your customers can enjoy convenience and special service with toll-free, 'round-the-clock, worldwide access to concierge-level travel, entertainment assistance and gift-finding through the Concierge Service. One phone call can put customers in direct contact with a knowledgeable, friendly Concierge Service representative who is at their beck and call any time of the night or day.

## **Summary of \$250,000 Worldwide Automatic Common Carrier Travel Accident Insurance Coverage**

NOTICE FOR FLORIDA RESIDENTS ONLY: THE BENEFITS OF THE POLICY PROVIDING YOUR COVERAGE ARE GOVERNED PRIMARILY BY THE LAW OF A STATE OTHER THAN FLORIDA.

### **Description of Coverage**

#### **The Program**

As a Capital One MasterCard Professional Cardmember\*, you, your spouse and your dependent children and any authorized users of the account ("Insured Person(s)"), will be automatically insured against an accidental Injury that is the sole cause of loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any

Common Carrier, provided the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers or coupons, was charged to your Capital One MasterCard Professional card account. "Common Carrier" means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons for hire.

If the entire cost of the Common Carrier passenger fare is charged to your Capital One MasterCard Professional account, coverage is provided: 1) while at the airport, terminal or station immediately preceding departure of the Common Carrier; 2) while riding as a passenger in, entering or exiting the Common Carrier; 3) while at the airport, terminal or station of your destination immediately following arrival of the Common Carrier; and 4) while traveling on a Public Conveyance directly from the airport, terminal or station immediately following arrival of the Common Carrier.

In addition, if the entire cost of the fare has been charged to your account prior to your departure for the airport, terminal or station, coverage is also provided while riding as a passenger in, entering or exiting any Public Conveyance, but only while traveling directly to the airport, terminal or station, immediately preceding departure of the Common Carrier. "Public Conveyance" means any land only Common Carrier, including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge.

Coverage ends on the following: 1) when you alight from any Public Conveyance after departing from the airport, terminal or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station on a Public Conveyance; or 2) when you depart from the airport, terminal, or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station using other than a Public Conveyance.

#### **Eligibility**

This Common Carrier travel accident insurance coverage is provided to you, a Capital One Cardholder of Capital One automatically when the entire cost of the Common Carrier passenger fare(s) is charged to a Capital One MasterCard Professional account while this insurance is effective. It is not necessary for you to notify Capital One, the Program Administrator, or the Company when Common Carrier tickets are purchased.

#### **The Cost**

This travel insurance program is provided at no additional cost to Capital One Cardholders of Capital One.

#### **Beneficiary**

The loss of life benefit is paid to the beneficiary designated by the Insured Person. If no such designation has been made, or if no beneficiary is living on the date of the Insured Person's death, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured Person's spouse; b) the Insured Person's children; c) the Insured Person's parents; d) the Insured Person's brothers and sisters; or e) the Insured Person's estate. All other indemnities will be paid to the Insured Person. If you desire a specific beneficiary other than as designated above, notify the Program Administrator, at the address below. The beneficiary designation supersedes any previous notification you may have made.

## The Benefits

The full Benefit Amount of \$250,000 is payable for accidental loss of life, two hands or two feet, sight of both eyes, one hand or one foot and sight of one eye, speech and hearing in both ears or any combination thereof. "Injury" means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Insured Person is covered under the Policy.<sup>1</sup> One half of the Benefit Amount is payable for accidental loss of: one hand, one foot, sight of one eye, speech or hearing in both ears. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the metacarpophalangeal knuckle joints of at least four fingers on the same hand, with respect to thumb and index finger, complete severance through or above the metacarpophalangeal knuckle joints of both fingers on the same hand, with respect to a foot, complete severance through or above the ankle joint, with respect to eye, total and irrecoverable loss of the entire sight in that eye, with respect to hearing in an ear, total and irrecoverable loss of the entire ability to hear in that ear, with respect to speech, total and irrecoverable loss of the entire ability to speak. The Company will consider it a loss of hand or foot or thumb and index finger of the same hand even if they are later reattached. "Benefit Amount" means the maximum amount applicable at the time the entire cost of the passenger fare is charged to a Capital One MasterCard Professional account. The loss must occur within one year of the accident that caused the Injury.<sup>2</sup> If the Insured Person has multiple losses as the result of one accident, the Company will pay the single largest Benefit applicable to the losses incurred. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual Insured Person as the result of any one accident. In the event of multiple losses arising from any one accident per Capital One MasterCard Professional account, the Company's liability for all such losses will be subject to an aggregate limit equal to twice the Benefit Amount for loss of life. Benefits will be paid to each Insured Person on a proportionate basis up to this Capital One MasterCard Professional account aggregate limit of liability.

Note: Maximum benefits for any one single accident are limited to a \$30,000,000 aggregate for all Insured Persons of Capital One combined. Benefits will be paid to each Insured Person on a proportionate basis up to this aggregate limit of liability.

## Exclusions

This insurance does not cover any loss caused by or resulting from intentionally self-inflicted Injury; suicide or attempted suicide, whether sane or insane<sup>3</sup>; war or act of war, declared or not; Injury sustained while riding on any aircraft except a Civil or Public Aircraft or Military Transport Aircraft; Injury sustained while riding on any aircraft a) as a pilot, crewmember or student pilot or b) as a flight instructor or examiner; or sickness or disease.

## Effective and Termination Date

Your insurance under this program is effective on the later of: 1) January 1, 2008; or 2) the date you become an eligible person. Your insurance under this program will cease on the earliest of: 1) the date the insurance policy is terminated; 2) the date your Capital One Professional card account ceases to be in good standing; or 3) the date you cease to be an eligible Cardholder.

## Filing Claims for Benefits:

To file a claim under this program, simply call the Program Administrator toll free at 1-800-735-1408 Monday through Friday, 8 a.m. - 9 p.m., Eastern Time, or write to the Program Administrator: Cardwell Agency, P.O. Box 6175 Westerville, Ohio 43086-6175. The Program Administrator will provide you with instructions and forms for filing proof of loss. If such forms are not sent within 15 days after the giving of notice, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. Written proof of loss must be given to the Company within 90 days after the occurrence of any covered loss, or as soon thereafter as is reasonably possible.

## Time of Payment of Claims

Benefits payable under the Policy will be paid immediately upon the Company's receipt of due written proof of the loss.

## Physical Examination and Autopsy

The Company at its own expense has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.

## Legal Actions

No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of three years after the time written proof of loss is required to be furnished. Please read this Description of Coverage and keep it in a safe place with your other insurance documents. This Description of Coverage is not a contract of insurance but is simply an informative statement to each eligible Cardholder of the principal provisions of the insurance. Complete provisions pertaining to this program of insurance are contained in Policy Number 9028666 issued and underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (the "Company"), with offices in New York, NY. If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern.

If you have any questions regarding this Common Carrier Travel Accident Insurance program, call toll-free: 1-800-735-1408, Monday through Friday, 8 a.m. - 9 p.m., Eastern Time.

Note: This Description of Coverage replaces any and all Descriptions of Coverage previously issued with respect to the insurance described herein.

\* "Cardmember" means an individual who has been issued a credit/debit card account by {Bank Name or service provider}. Other eligible persons include a Cardmember's respective legal spouse; children who are primarily dependent on the Cardmember for maintenance and support and who are under the age of 19, or up to age 25 if classified as a full-time student at an institution of higher learning; and authorized users (any person who is authorized by the Cardmember and registered with Capital One to use the Cardmember's account).

<sup>1</sup> For Illinois & Vermont residents, the definition of Injury will read: "Injury" means bodily injury resulting directly from an accident which occurs while the Insured Person is covered under the Policy.

<sup>2</sup> For Pennsylvania residents, the one year time frame does not apply to Accidental Death.

<sup>3</sup> For Missouri residents, Exclusion 2 will read: suicide or attempted suicide, while sane.

<sup>4</sup> For Florida residents, the last sentence of Legal Actions will read: No such action may be brought after the expiration of the applicable statute of limitations from the time written proof of loss is required to be furnished.

## 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 card issuer's number should be available on your monthly billing statement or on the back of your card.

### FINAL LEGAL DISCLOSURE

Except as specifically stated, this Guide is not a policy or contract of insurance. 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, Extended Warranty, and Medical Protection 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 call 1-800-MC-ASSIST.

Renewal of the Purchase Assurance, Extended Warranty, MasterRental and Medical Protection 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, MasterRental Insurance, or Medical Protection Coverage, 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 Purchase Assurance, Extended Warranty, and MasterRental programs may be assigned without the prior written consent of MasterCard's third-party administrator. Benefits listed in this Guide are subject to the conditions, limitations, and exclusions described in each benefit section.

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

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