When you're covered:

If you're hospitalized while traveling alone, we'll make arrangements to obtain care. If needed, coverage is limited to emergency medical services resulting from accidental injury or emergency covered illness or injury, coverage extends to 48 hours after your return.

We'll make and pay for travel arrangements for a round-trip, economy-class ticket to bring a contact lenses, by first endeavoring to find a local resource for prescription transfer/shipping.

MasterAssist will make available to Beneficiary:

1. Assistance through the debit of the cardholder's account, subject to prior authorization by the Card Issuer.
2. Dispatch of an Interpreter.
3. Information on foreign exchange rates and value-added taxes.
4. Referrals to Embassies or Consulates.
5. Additional information:
   - All medical transportation must be approved by both the attending doctor and the Assistance Center will not be reimbursed. The maximum amount paid for travel and services requested of MasterAssist™ Travel Assistance Services (such as, medical or legal authority, at MasterCard Global Service.)
   - In the event of lost or stolen cash, Travelers Checks, credit and charge cards or in the event that there is a failure or lack of adequate accommodation, should you request assistance with temporary travel arrangements, we will be able to provide you with hotel accommodations. If you need to make use of these services, we will need the following information:
     - Name of hotel
     - Address
     - Telephone number
     - Office hours
     - Specialty and language resources.
     - Whenever possible, we will provide you with information about the hotel's location and surroundings, including nearby attractions and restaurants.
     - We will also make sure that your needs are met, such as special dietary requirements and accessibility to medical care.
     - Furthermore, if you need to make use of transportation services, we will arrange for a taxi or shuttle to take you to and from the hotel.
     - These services are provided at no cost to the cardholder, subject to authorization by the Card Issuer.

How to file a claim:

1. Complete a claim form within 60 days of the completion of the care you receive, or we will not be able to honor your claim.
2. Provide all necessary documentation, such as medical records and receipt, to support your claim.
3. Submit the claim form along with the required documentation to the insurance company.
4. The insurance company will review your claim and determine whether it is covered under the policy.
5. If the claim is approved, the insurance company will reimburse the qualified expenses.

Additional information:

1. To be eligible for these benefits, you must be a cardholder of a MasterCard Card account, subject to prior authorization by the Card Issuer.
2. These benefits apply only to MasterCard cardholders whose cards are accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our Web site at www.mastercard.com.
3. Visit our Web site at www.mastercard.com for more information on our VAT recovery services and to commence your company’s VAT reclaim supplier invoices on which you paid VAT.
4. Reminder: Please refer to the Final Legal Disclosure section.
The chart below identifies the specific benefits of each program at a glance. We suggest you

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Corporate Purchasing Card</th>
<th>Corporate Executive Card</th>
<th>Corporate Card</th>
<th>1-800-MC-ASSIST</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Purchase Assurance®</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>✓ MasterAssist</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

Excluded rental vehicles:
- To get coverage:
  - For Rental Vehicle Insurance:
    - You must be the authorized driver(s) of the rental vehicle.
    - You must have valid insurance on your own vehicle.
    - You must have written rental agreement coverage for the rental vehicle.
  - For Rental Vehicle Coverage:
    - You must be the authorized driver(s) of the rental vehicle.
    - You must have valid insurance on your own vehicle.
    - You must have written rental agreement coverage for the rental vehicle.

To file a claim under Purchase Assurance coverage:
- Fill out and submit a claim form.
- Provide proof of purchase.
- Provide documentary evidence of the damage or theft.

To file a claim for Extended Warranty coverage:
- Fill out and submit a claim form.
- Provide proof of purchase.
- Provide documentary evidence of the damage or theft.

For the convenience of the cardholder, MasterAssist will make arrangements for a general practice physician to consult the Beneficiary's hotel or current location while traveling.

Reminder: Please refer to the Final Legal Disclosure section. PA-CORP-DCB (1-05)

Reminder: Please refer to the Final Legal Disclosure section. EW-CORP-DCB (1-05)