







MasterCard Summary of Benefits for Commercial Programs






Latin America and Caribbean Region. Effective January 1, 2013.


Included benefits are the benefits that automatically come with a card. Contact the LAC Services Help Desk for more information. Buying the benefits from MasterCard is at the discretion of the issuer.

Optional benefits can be acquired in select markets at issuer expense.

Description of Benefits		MasterCard BusinessCard®	MasterCard Corporate Card®	MasterCard Executive BusinessCard®	MasterCard Corporate Executive Card®	MasterCard Corporate Fleet & Purchasing Cards	Central Travel Account
 MasterCard Global Service™	MasterCard Global Service provides emergency card-related assistance, anytime, anywhere, via one toll-free phone call.	Included	Included	Included	Included	Included	Included
 Concierge	Concierge Service provides personal assistance, including recommendations and reservations for dining, travel, hotels, and entertainment.	N/A	N/A	Included	Included	N/A	N/A
 ATM Robbery & Assault Protection	ATM Robbery & Assault Protection replaces stolen cash and/or provides a death benefit if robbed or assaulted at an ATM.	Included: Death coverage of US \$3,600	Included: Death coverage of US \$3,600. Stolen Cash coverage up to US \$250 (US \$500 annually)	Included: Death coverage of US \$4,800	Included: Death coverage of US \$4,800. Stolen Cash coverage up to US \$250 (US \$500 annually)	N/A	N/A
 MasterRental™	MasterRental pays for damages to a rental vehicle due to collision, theft, vandalism, or accidental fire when the cardholder initiates and pays for the entire rental transaction with the eligible MasterCard card.	Included: US \$50,000 coverage (Worldwide) 31 consecutive days	Included: US \$50,000 coverage (Worldwide) 31 consecutive days	Included: US \$50,000 coverage (Worldwide) 31 consecutive days	Included: US \$50,000 coverage (Worldwide) 31 consecutive days	Included: US \$50,000 coverage (Worldwide) 31 consecutive days	N/A
 MasterTravel™	MasterTravel provides coverage against accidental death, dismemberment, or paralysis when traveling by a common carrier if the tickets are purchased with the eligible MasterCard card. 24-hour accidental death "Insured Journey" may also be provided.	Included: US \$250,000 coverage for travel accident (higher benefit levels available in select markets at issuer expense) up to US \$3,000 Insured Journey Coverage	Included: US \$250,000 coverage for travel accident (higher benefit levels available in select markets at issuer expense) up to US \$4,000 Insured Journey Coverage	Included: US \$250,000 coverage for travel accident (higher benefit levels available in select markets at issuer expense) up to US \$4,000 Insured Journey Coverage	Included: US \$500,000 coverage for travel accident (higher benefit levels available in select markets at issuer expense) up to US \$4,000 Insured Journey Coverage	Optional: Cardholder coverage available in select markets at issuer expense	Included: US \$250,000 coverage for travel accident, unlimited number of travelers, US \$5 million event aggregate, US \$4,000 Insured Journey Coverage
 Travel Assistance Services	Travel Assistance Services provides pre-trip destination information, emergency medical and legal referrals, tracing of lost luggage, and more.	Optional: Cardholder coverage available at issuer expense	Included	Included	Included	N/A	Included

MasterCard Summary of Benefits for Commercial Programs (con't)

Description of Benefits		MasterCard BusinessCard®	MasterCard Corporate Card®	MasterCard Executive BusinessCard®	MasterCard Corporate Executive Card®	MasterCard Corporate Fleet & Purchasing Cards	Central Travel Account
 MasterAssist™ Plus (See page 3 for details)	MasterAssist Plus reimburses medical expenses, hotel convalescence, emergency family travel costs, and more.	Optional: In select markets. (Travel Assistance Service must be selected)	Included: Up to 31 consecutive days Worldwide up to US \$75,000 for medical expenses	Included: Up to 31 consecutive days Worldwide up to US \$100,000 for medical expenses	Included: Up to 31 consecutive days Worldwide up to US \$100,000 for medical expenses	N/A	Included: Up to 31 consecutive days Worldwide up to US \$100,000 for medical expenses
 Luggage Protection	Luggage Protection reimburses cardholders when luggage they check in for travel on a common carrier is delayed or lost in transit. Benefits are in excess of the common carrier's liability insurance. Assistance to locate lost luggage is also available.	N/A	Included: Lost Luggage up to US \$1,200. Delayed Luggage up to US \$500 (over 4 hours)	N/A	Included: Lost Luggage up to US \$1,200. Delayed Luggage up to US \$500 (over 4 hours)	N/A	Included: Lost Luggage up to US \$1,200. Delayed Luggage up to US \$100 (over 4 hours)
 MasterCoverage™	MasterCoverage protects companies from employee misuse of payment cards.	Included: US \$5,000 coverage	Included: US \$15,000 coverage	Included: US \$5,000 coverage	Included: US \$15,000 coverage	Included: US \$15,000 coverage	N/A

 MasterAssist™ Plus (up to 31 consecutive days)	MasterAssist™ Plus Benefit Coverage Details			
	MasterCard Corporate Card®	MasterCard Executive BusinessCard®	MasterCard Corporate Executive Card®	Central Travel Account
Medical Expenses (Cardholder only) International, outside the Insured's home country, coverage	US \$75,000	US \$100,000	US \$100,000	US \$100,000
Emergency Medical Evacuation (Cardholder only) International, outside the Insured's home country, coverage	US \$75,000	US \$100,000	US \$100,000	US \$100,000
Repatriation of Remains (Cardholder only) International, outside the Insured's home country, coverage	US \$75,000	US \$100,000	US \$100,000	US \$100,000
Hotel Convalescence (Cardholder only) International, outside the Insured's home country, coverage	US \$150/day (up to 5 days)	US \$250/day (up to 5 days)	US \$250/day (up to 5 days)	US \$250/day (up to 5 days)
Return of Dependent Children/ Elderly	US \$25,000	US \$25,000	US \$25,000	US \$25,000
Emergency Family Travel Costs (Cardholder only) International, outside the Insured's home country, coverage	Up to US \$150/day (5 days max.) plus Round-Trip Coach Airfare	Up to US \$250/day (5 days max.) plus Round-Trip Coach Airfare	Up to US \$250/day (5 days max.) plus Round-Trip Coach Airfare	Up to US \$250/day (5 days max.) plus Round-Trip Coach Airfare
Comfort Return Ticket to Home Country (Cardholder only) International, outside the Insured's home country, coverage	Up to US \$5,000, up to Business Class	N/A	Up to US \$5,000, up to Business Class	Up to US \$5,000, up to Business Class
In-Patient Hospital Cash (1-day deductible) (Cardholder only) International, outside the Insured's home country, coverage	US \$150/day (up to 30 days)	US \$100/day (up to 30 days)	US \$200/day (up to 30 days)	US \$150/day (up to 30 days)
VIP Transportation Expenses (Cardholder only)	Up to US \$1,000	N/A	Up to US \$1,500	Up to US \$1,000

MasterCard Global Service™ Toll-free Telephone Numbers

For assistance while traveling internationally, cardholders can call MasterCard Global Service. For countries not on this list, cardholders can call collect to the United States at 1-636-722-7111 or go to www.mastercard.us/_assets/docs/GlobalServiceTollfreeNumbers.pdf for complete global listings.

Argentina	0800-555-0507
Brazil	0800-891-3294
Chile	1230-020-2012
Colombia	01-800-912-1303
France	0-800-90-1387
Italy	800-870-866
Mexico	001-800-307-7309
Peru	0-800-50587
Puerto Rico & Caribbean	1-800-307-7309
Spain	900-97-1231
Venezuela	0800-1-002-902
United States & Canada	1-800-307-7309

Concierge Services

For personal assistance, including recommendations and reservations for restaurants, trips, hotels and more, cardholders can call one of the following numbers.

Country	Toll-free Local Number	Out of Country Number (Collect or Direct to USA)
Argentina	0800-266-1370	636-722-8882
Brazil	0800-725-2025	636-722-8881
Caribbean (English)	1-866-723-4549	636-722-8883
Chile	1230-020-0488	636-722-8882
Colombia	01-800-012-1274	636-722-8882
Dominican Republic	1-888-157-0006	636-722-8882
Mexico	01-800-727-8490	636-722-8882
Peru	0800-77-535	636-722-8882
Puerto Rico	888-366-1673	636-722-8882
Uruguay	000-411-002-6182	636-722-8882
Venezuela	800-240-6543	636-722-8882
Other CA/SA countries*	Not available	636-722-8882

*Other CA/SA countries: Call Collect or Direct to USA from Home Country - Bolivia, Costa Rica, Ecuador, El Salvador, Honduras, Guatemala, Nicaragua, Panama and Paraguay.

Latin America & Caribbean Region Services Help Desk for Issuers

1-904-636-2576 • lac_Services_helpdesk@mastercard.com

Issuers in the Latin America & Caribbean Region can contact MasterCard 24 hours a day, 365 days a year, for information on core, mandatory, and optional card benefits and enhancements, via the LAC Services Help Desk at 1-904-636-2576 (or lac_services_helpdesk@mastercard.com).

Issuers should rely on the LAC Services Help Desk for immediate support and information on their current card benefits including:

- Clarification of benefits already on their cards, including details of coverage
- Schengen letters
- Card-related insurance claims
- Billing issues
- Resolution of cardholder complaints

When issuers contact the LAC Services Help Desk, their concerns will be handled by competent and courteous customer service staff at the call center who are fluent in English, Spanish, and Portuguese—or they will be transferred seamlessly to the appropriate Global Cardholder Services professional.

Issuers may contact Mario Garcia of Global Cardholder Services at 305-536-9436, or via email at mario_garcia@mastercard.com for information on how to further enhance/differentiate card products or how to earn incremental fee-based revenues.

MasterCard Summary of Benefits for Commercial Programs



MasterCard Global Service™

The MasterCard Global Service program extends the issuer's customer service infrastructure around the world. Available to all 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 cardholders access to the following services provided by their issuers, MasterCard, and third-party service providers.

Lost/Stolen Card Report (LSR): Cardholders can file lost or stolen card reports and initiate the process to have their cards cancelled and replaced.

Emergency Card Replacement (ECR): Cardholders can have their lost or stolen cards replaced quickly—anywhere in the world—at a convenient location. ECRs are delivered in the United States by the next day and within two business days almost everywhere else.

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, your cardholders can access cash at 233,000 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

Concierge offers cardholders an array of assistance that only a travel agency could provide. As a Concierge Service member, the cardholder will have access to:

Entertainment: Information and reservations for restaurants, as well as for entertainment, cultural, and sporting event tickets, use of spas and fitness centers, and for sporting activities (such as golf, scuba diving, and skiing).

Travel: Information and reservations for travel by air, rental car, limousine, train, or ship; as well as hotel reservations; sight-seeing reservations; and emergency messages.

Executive Services: Information about protocol, translation and interpretation services; referrals for temporary office help, and for office and equipment setup (including computers, voicemail, express mail, and facsimile accommodations).

Shopping: Logistical arrangements and information on gifts; special searches for hard-to-find items.



ATM Robbery & Assault Protection

If a cardholder is assaulted and robbed during or immediately after using an Automated Teller Machine ("Cajeros Automáticos"), coverage may be provided to replace stolen cash

(withdrawn) up to US \$250 per occurrence / US \$500 annually only for Corporate and Corporate Executive cards. In the event of death due to the assault, benefits of up to US \$3,600 ([MasterCard BusinessCard & Corporate Card](#)) and benefits of up to US \$4,800 ([MasterCard Executive BusinessCard & Corporate Executive Card](#)) may also be provided.



MasterRental™

MasterRental Insurance pays for covered damages to the rental vehicle when the eligible MasterCard card is used to initiate and pay for the entire rental transaction. MasterCard rewards points also apply, but all fees/taxes must be paid

with the eligible MasterCard card. The MasterCard cardholder and those designated in the auto rental contract as authorized drivers are covered. The cardholder must rent the car in his or her own name and decline the collision/loss damage waiver (CDW/LDW) offered by the car rental company. Covered damages include:

- Physical damages of the rental vehicle due to collision, theft, vandalism, and accidental fire, up to the actual cash value, subject to the maximum benefit amount provided.
- Reasonable and customary charges imposed by the rental car company for the period of time the car is being repaired ("Loss of Use" charges) that are substantiated by a Fleet Utilization log.
- Reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss.



MasterTravel™

MasterTravel provides coverage against accidental death, dismemberment, or paralysis when traveling as a passenger by land, air, or sea on a licensed common carrier. Cardholders must purchase tickets using their MasterCard

cards or acquire tickets through points earned with a MasterCard rewards program. All applicable fees/taxes must be paid with the eligible MasterCard card. Losses resulting from acts of terrorism are covered. Coverage is provided to the cardholder only. In addition, through the Insured Journey Benefit program, MasterTravel provides 24-hour coverage against accidental death for up to 60 consecutive days **after disembarkation** from a common carrier at the destination of a trip.

MasterCard Summary of Benefits for Commercial Programs (con't)



Travel Assistance Services

Travel Assistance Services provides help to cardholders who are traveling at least 160 kilometers (100 miles) from the cardholder's city of residence. It is not insurance coverage.

Expenses incurred are the sole responsibility of

the cardholder. This service provides emergency assistance services 24 hours a day, 7 days a week (including holidays). Available services: Emergency Medical and Legal Referrals, Transfer of Advance of Bail, Lost Document and Ticket Replacement Assistance, Transmission of Urgent Messages, Tracing and Redirecting Lost Luggage, and Pre-trip Destination Information.



MasterAssist™ Plus

MasterAssist Plus provides eligible cardholders with coverage for Medical Expenses when traveling outside of their country of residence. Emergency Medical Evacuation, Repatriation of Remains, Hotel Convalescence Costs and

Emergency Family Travel Costs also are covered when cardholders charge common carrier transportation to the eligible MasterCard card, or through MasterCard rewards points, but all applicable fees/taxes must be paid with the eligible MasterCard card. For travel to Europe, MasterAssist Plus provides certificate of eligibility of travel/medical insurance to satisfy the requirements of the Schengen Agreement.

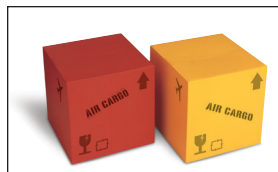


Luggage Protection

Luggage Protection can provide reimbursement for cardholders when the luggage they check in on a common carrier is lost in transit and/or delayed, provided that the common carrier ticket is purchased with the eligible MasterCard

card. MasterCard rewards points also apply but all applicable fees/taxes must be paid with the eligible MasterCard card. Coverage is limited to the actual cost, up to US \$1,200 per incident for lost luggage. Does not apply to BusinessCard, Executive BusinessCard, Fleet Card, and Purchasing Card. Carry-on luggage is not covered. Benefits are in excess of the common carrier's liability insurance.

Cardholders may also be reimbursed for the purchase of essentials up to US \$500 if luggage is delayed beyond 4 hours. (US \$100 for Central Travel Accounts). Luggage assistance is also available to provide help with tracking and locating lost luggage.



MasterCoverage™

The MasterCoverage™ Liability Protection Program protects employers against losses incurred via employee misuse of company payment card privileges.

The MasterCoverage program will reimburse the employer for losses/ charges up to the limits defined in the policy. Employee termination and account cancellation is a requirement of the MasterCoverage claim process; if employee termination is not possible, then in order to file a claim under the program, the cardholder's account and card(s) must be cancelled.