

# Mastercard® Guide to Benefits

for Commercial  
Cardholders



## Bank of America - Mastercard for the Following Commercial Cardholders:

Mastercard Corporate Card®  
Mastercard Corporate Executive Card®  
Mastercard Corporate Purchasing Card®  
Mastercard Corporate Fleet Card®  
Mastercard Corporate Multi Card® Card  
Mastercard Corporate World Elite Card®  
Mastercard Public Sector Travel Card®  
Mastercard Public Sector Purchasing Card®  
Mastercard Public Sector Fleet Card®  
Mastercard Public Sector Multi Card® Card  
Mastercard Government Travel Card®  
Mastercard Government Purchasing Card®  
Mastercard Government Fleet Card®  
Mastercard Government Integrated Card®

**Important information. Please read and save.**

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at **1-800-Mastercard: 1-800-627-8372**, or en Español: **1-800-633-4466**.

\*Card refers to Mastercard® card and \*Cardholder refers to a Mastercard® cardholder.

## MasterRental Insurance

### Evidence of Coverage

Pursuant to the below terms and conditions, when you rent a **vehicle** for thirty-one (31) consecutive days or less with your **covered card**, you are eligible for benefits under this coverage.

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

#### A. To get coverage:

- The rental vehicle must be rented primarily for business purposes, and You must initiate and then pay for the entire **rental agreement** (tax, gasoline, and airport fees are not considered rental charges) with your covered card and/or the accumulated points from your covered card at the time the vehicle is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) full day of rental must be billed to your covered card.
- You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company when coverage is secondary.
- You must rent the vehicle in your own name and sign the rental agreement.
- Your rental agreement must be for a rental period of no more than thirty-one (31) consecutive days. Rental periods that exceed or are intended to exceed thirty-one consecutive days are not covered.

#### B. The kind of coverage you receive:

We will pay for the following on a primary basis:

- Physical damage and theft of the vehicle, not to exceed the limits outlined below.
- Reasonable loss of use charges imposed by the vehicle rental company for the period of time the rental vehicle is out of service. Loss of use charges must be substantiated by a location and class specific fleet utilization log.
- Towing charges to the nearest collision repair facility.
- Theft or damage to personal effects in transit in the rental vehicle or in any building en route during a trip using the rental vehicle. You must first file under other applicable insurance (e.g., home or business), and then we'll cover whatever is not covered by your insurance under our Secondary Personal Effects Insurance. Maximum coverage per rental period is \$1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed \$2,000.

This 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 any damages to other vehicles or property. It does not cover you for any injury to any party.

#### C. Coordination of Benefits:

When MasterRental is provided on a secondary basis and a covered loss has occurred the order in which benefits are determined is as follows:

1. You or an authorized driver's primary auto insurance;
2. Collision/damage waiver provided to you by the rental agency;
3. Any other collectible insurance;
4. The coverage provided under this **EOC**.

If you or an authorized driver's primary auto insurance or other coverage has made payments for a covered loss, we will cover your deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

**Note:** In certain parts of the United States and Canada losses to rental vehicles that are covered by your personal vehicle insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Contact your insurance provider for full coverage details pertaining to your personal vehicle liability insurance policy (or similar coverage).

If the vehicle is rented primarily for business purposes or outside the cardholder's domiciled country, coverage is considered primary coverage.

#### D. Who is covered:

The covered card cardholder and those designated in the rental agreement as authorized drivers. You, your associates, and immediate family are covered by Secondary Personal Effects Insurance subject to the limits expressed above.

#### E. Excluded rental vehicles:

- Vehicles not required to be licensed.
- All full-size vans mounted on truck chassis (including, but not limited to, Ford EconoVan), cargo vans, campers, off-road vehicles, and other recreational vehicles.
- Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels.
- Antique vehicles (vehicles that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines.

## **F. Where you are covered:**

Coverage is not available in countries where:

- a) This EOC or the group policy is prohibited by that country's law; or
- b) The terms of the EOC or group policy are in conflict with the laws of that country.

## **G. Coverage limitations:**

We will pay the lesser of the following:

- a) Reasonable and customary charges of repair or the actual repair amount;
- b) Wholesale market value less salvage and depreciation;
- c) The rental agency's purchase invoice less salvage and depreciation;
- d) The contractual liability assumed by you or an authorized driver of the rental vehicle; or
- e) The actual cash value. In addition, coverage is limited to \$500 USD per incident for reasonable loss of use charges imposed by the vehicle rental company for the period of time the rental vehicle is out of service.

We will not pay for or duplicate the collision/damage waiver coverage offered by the rental agency. H.

## **H. What is NOT covered:**

- 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.
- Vehicle keys or rental company portable Global Positioning Systems (GPS).
- Vehicles not rented by the cardholder or authorized user on the covered card.
- Any person not designated in the rental agreement as an authorized driver.
- Any obligations you assume other than that what is specifically covered under rental agreement.
- Any violation of the written terms and conditions of the rental agreement.
- Any loss that occurs while driving under the influence of drugs or alcohol.
- Any loss associated with racing or reckless driving.
- Losses involving the theft of the rental vehicle when you or an authorized driver cannot produce the keys to the rental vehicle at the time of reporting the incident to police and/ or rental agency, as a result of negligence. Loss of keys is considered negligence.

- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Subsequent damages resulting from a failure to protect the rental vehicle from further damage.
- Blowouts or tire/rim damage unless caused by theft, vandalism or vehicle collision.
- Any damage that is of an intentional or non-accidental nature, caused by you or an authorized driver of the rental vehicle.
- Depreciation, diminishment of value, administrative, storage, or other fees charged by the vehicle rental company.
- Vehicles with a rental agreement that exceeds or is intended to exceed a rental period of thirty-one (31) consecutive days from a rental agency.
- Losses resulting from any kind of illegal activity.
- Damage sustained on any road not regularly maintained by a municipal, state, or federal entity.
- Losses as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or livery conveyance.
- Theft of, or damage to, unlocked or unsecured vehicles.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- Rentals made on a monthly basis.
- Items not installed by the original manufacturer.
- Inherent damage.
- Damage to windshields which is not the result a collision or roll-over (damage to a windshield is covered if such damage is due to road debris or road hazard).
- Leases or mini leases.
- Indirect or direct damages resulting from a covered claim.
- Charges for gasoline or airport fees.

In addition, We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit under the group policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

**I. How to file a claim:**

- Visit **www.mycardbenefits.com** or call the **1-800-Mastercard** to open a claim. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- **You may choose to assign your benefits under this insurance program to the rental agency from which you rented your vehicle. Please contact us or our designated representative for further details.**
- Submit the following documentation within one hundred and eighty (180) days of the incident or the claim may not be honored:
  - o Receipt showing the vehicle rental charge.
  - o Statement showing the vehicle rental charge.
  - o The rental agreement (front and back).
  - o Copy of Your valid driver’s license (front and back).
  - o Copy of the declarations page of any primary vehicle insurance and other valid insurance or coverage if applicable.
  - o Police report when the vehicle is stolen, vandalized (regardless of the damage), or involved in a collision that requires the vehicle; to be towed, in a multi-vehicle collision, or the vehicle is not drivable.
  - o Police report detailing the theft of personal items.
  - o Replacement receipt for personal effect items.
  - o Itemized repair estimate from a factory registered collision repair facility.
  - o Copy of the vehicle rental company promotion/discount, if applicable.
  - o Copy of the vehicle rental location class specific fleet utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency.
  - o Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

**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-Mastercard (1-800-627-8372)**. 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 .....	0800-070-6138
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 Web site at **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-Mastercard** for card benefits. When traveling outside the United States, call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

**To file a claim or request MasterAssist Services, call 1-800-Mastercard (1-800-627-8372), or en Español: 1-800-633-4466. Visit our Web site at www.mastercard.com.**

