

Insurance and Benefits Guide

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# Mastercard Novel

# Mastercard® NOVEL

Welcome to the world of Benefits and Insurance that offers your Mastercard Platinum card. Discover everything your card has to offer and enjoy it even more, knowing you can count on them.

## Convenience and Security

- Customer Service 24 hours a day, 7 days a week all year
- Manage your account online in Mi Banco Online at popular.com
- Obtain cash from local and international ATM machines.
- Protection against unauthorized charges.
- Emergency card replacement.
- On the Alert by Popular is a service that protects your credit card of unusual transactions 24 hours. For your benefit, once the unusual patterns are detected, you could receive a call from our automated system to confirm that the transaction was made by you. If we cannot reach you, a control on your credit card may be placed until we can contact you and confirm the transaction.

## Insurance

- MasterTravel Insurance up to \$500,000.
- MasterRental.
- Travel Assistance Services.
- *MasterAssist™* Plus.
- Purchase Assurance Coverage.
- Extended Warranty Coverage.

## Personal Concierge Service

Concierge is an elite service to assist you with making dinner reservations, purchasing tickets to events, arranging dream vacations, coordinating business arrangements worldwide, locating hard-to-find items, and buying and delivering hard to find gifts. The Service is available 24 hours, 7 days a week. Simply call 1-866-723-4549 or collect to 312-935-3724. Among others service includes:

**Cultural Information** on local and/or overseas city events and attractions such as concerts, theater, and sporting events. The Concierge will also provide you information on your destination prior to travel including essential cultural information such as protocol and etiquette.

**Entertainment Information and Arrangements** with ticket referrals for opera, ballet, theater, concerts, sporting events, and museums. If information is not enough, Concierge can assist with tickets arrangements.

**Gift Referrals and Arrangement Services\*** for floral designers, balloons, gifts baskets, and packages as well as unique gift ideas specific to your needs. Referrals and arrangements can be provided both domestically or internationally.

**Business Service Referrals and Arrangements\*** while you are traveling, a partner Concierge can help you by providing emergency interpretation or referrals to translators, business equipment rental (such as computer or cellular phone), and essential cultural information such as business protocol and etiquette.

\*Restrictions may apply in regions that are involved in an international or internal conflict or in those countries/territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact the Concierge prior to embarking on your trip to confirm whether or not services are available at your destination(s). Concierge accepts no liability arising from any provider that does not fulfill his obligations to you.

## MasterTravel Insurance

MasterTravel provides Common Carrier Travel Accident Insurance coverage against Accidental Death, Dismemberment (including loss of sight, speech& hearing) or Paralysis, while traveling on a Common Carrier if tickets are purchased with your card. The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to \$500,000 per person. A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

## Covered Individuals

Platinum Mastercard cardholders, the cardholder's Spouse and dependent Children, whether traveling together or separately.

## To Get Coverage

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to your Platinum Mastercard card.

## Schedule of Benefits

The maximum Principal Benefit amount provided is \$500,000 per person. 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. Benefits are provided as a percentage of the maximum principal benefit amount per the following Schedule of Losses:

Loss of Life.....	100%
Loss of two members.....	100%
Quadriplegia.....	100%
Paraplegia.....	75%
Loss of one member.....	50%

## Coverage Conditions/Limitations

A covered Loss must occur within 365 days of the date of the Accident. In the event that you have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid. Coverage extends to Exposure and Disappearance. Loss caused by or resulting from Acts of Terrorism (defined herein) is not excluded.

## Summary of Exclusions

This insurance does not cover losses caused by:

- Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane
- Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury
- Participation in any professional, semi-professional or interscholastic team
- Being under the influence of drugs, alcohol or other intoxicants while driving a vehicle, unless prescribed by a Physician and taken as prescribed
- Participation in an actual felony
- Participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity),

- pot-holing; or participation in contests of speed using a motorized vehicle
- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power
- Participation in the military, naval or air service of any country
- Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft
- The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.

**Note: Please refer to the Final Section of Legal Disclosures.**

### Claims

The claim must be made within ninety (90) days from the date of loss by calling toll free 1-866-723-4549. A representative will answer any question you may have, will assist you on how to fill the form, and inform you of all the required documents needed to complete the claim. Written claim submission should be made no later than one hundred-eighty (180) days from the date of Claim Notification. The following documents will be required as proof of loss:

- Documentation detailing the nature of injury or death with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, coroner reports, death certificate and related documentation;
- Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- Your cardholder's statement of account showing the account is open and in good standing.

### MasterRental Insurance

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 Accidental Fire. The maximum benefit is of \$75,000 per incident.

### Covered Individuals

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 card and sign the Rental Agreement. 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. Authorized Drivers whose name(s) appear as a driver on the Rental Agreement will also be covered.

### Countries Where Coverage is Available

Coverage is available worldwide. You may have difficulty utilizing the benefits of Master Rental in Australia, Ireland, Israel, Italy, Jamaica and New Zealand. Please contact your Rental Company before making your arrangements.

### Coverage Effectiveness

Coverage begins when you pick up the car and ends when you turn it in, limited up to thirty-one (31) consecutive days. Coverage is not provided where prohibited by law.

### Rental Cars Not Covered

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 1-800-MC-ASSIST or call collect to the United States at 1-636-722-7111.

### Summary of Exclusions

MasterRental Insurance does not cover any loss or damages caused by or resulting from:

1. any obligation the Insured Person assumes under any agreement, other than the deductible obligation under the Insured Person's personal automobile insurance Policy;
2. any collision that occurs while the eligible Insured Person is in violation of the Rental Agreement;
3. any loss covered by any collision damage insurance (full or partial) or collision damage waiver (CDW) or loss damage waiver (LDW) purchased through the Rental Company;
4. wear and tear, freezing, mechanical breakdown unless caused by other loss covered by this program;
5. loss or theft of personal belongings and/or any items lost or stolen: from, in, on, around or outside of the Rental Car, including parts of the Rental Car (i.e. including but not limited to GPS systems, radio/stereo, car seats);
6. intentional acts of the eligible Insured Person, or loss due to the Insured Person being under the influence of alcohol, intoxicants and/or drugs;
7. the Insured Person's involvement in any illegal activity;
8. loss caused by unauthorized drivers;
9. war or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion), confiscation by any government, public authority or customs official;
10. damage as a result of the Insured Person's lack of reasonable care in protecting the Rental Car before and after damage occurs (for example, leaving the car running and unattended).

For any questions, to confirm coverage of a particular vehicle or to file a claim please call 1-800-MC-ASSIST or call collect to the United States at 1-636-722-7111.

**Note: Please refer to the Final Section of Legal Disclosures.**

### Claims

If you are involved in an accident or the rental vehicle is stolen, you should call 1-800-MC-ASSIST (1-800-622-7747) or collect 636-722-7111 immediately. A representative will answer any questions you or the auto rental company representative may have, and will send you a claim form. The auto rental company might require you to for damages with the card. If this happens, the insurance company will reimburse you directly for the covered amount after the claim is processed. You are required within 30 days after the accident or theft to notify the Claims Administrator via telephone call and provide the required

documentation no later than one hundred-eighty (180) days from the date of Claim Notification. Not doing so might result in denial of the claim.

The following documentation will be required to file a claim:

- An original receipt showing payment of the Rental was made entirely with the eligible card;
- Copies of the original rental agreement (front and back);
- Copies of certified police reports, if applicable (upon request);
- An internal damage document such as an "Incident/Accident Report" from Rental Company, an itemized repair bill or estimate;
- Copies of the Rental Company's Fleet Utilization log - if "Loss of Use" charges are being claimed;
- Your cardholder's monthly statement of account showing the account is open and in good standing at the time of filing the claim.

**Note: Please refer to the Final Section of Legal Disclosures.**

### Travel Assistance Services

Travel Assistance is your guide to many important services you may need when traveling. Benefits are designed to assist you when you're traveling 100 miles (160 km) or more from home 24 hours, 7 days by calling the Concierge at 1-866-723-4549 or collect to 312-935-3724.

Please keep in mind that Travel Assistance Services is not insurance coverage and that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (for example, medical or legal bills).

### Covered Individuals

The Cardholder, spouse and dependent Children whether traveling together or separately.

### Where the Service Is Available

In general, coverage applies worldwide, but there are exceptions. Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact Travel Assistance Services prior to embarking on a Covered Trip to confirm whether or not services are available at your destination(s).

### The Kind of Services You Receive

*Travel Assistance:*

- Before you begin your trip, Travel Assistance Services 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.
- In case of loss or theft of your travel tickets, passport, visa or other identity papers necessary to return home, Travel Assistance Services will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.

- In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
- Please note that this service does not provide maps or information regarding road conditions.

*Medical Assistance:*

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- Provides help with prescription refills with local pharmacists (subject to local laws).
- In the event of an emergency, Travel Assistance Services will make arrangements for a consultation with a general practice physician.
- Additionally, the Travel Assistance Services medical team will maintain contact with the local medical staff and monitor your condition.
- If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary, or have a family member or close friend brought to your bedside if you have been traveling alone (this will be at cardholder's expense).
- If the Travel Assistance Services medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, Travel Assistance Services will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.
- If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

*Legal Referral:*

Provides you with English or Spanish-speaking legal referrals or consultations with appropriate embassies and consulates regarding your situation. There is no charge for referral services; however, legal and bail fees are your responsibility. For questions or to contact Travel Assistance Services call 1-800-MC-ASSIST or call collect to the United States at 1-636-722-7111.

### MasterAssist™ Plus

Platinum Mastercard 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 and Emergency Family Travel expenses.

### Covered Individuals

The cardholder's Spouse and dependent Children, whether traveling together or separately.

### To Get Coverage

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to your eligible Platinum Mastercard 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 thirty-one (31) consecutive days.
- Medical Expense coverage up to a maximum benefit amount of \$25,000 per person.
- No limitation on the number of trips.
- Coverage is provided for one-way or round trip travel.

## Following the Schedule of Benefits:

Coverage	Maximum Benefit
Medical Expenses (injury or sickness)	Up to \$25,000
Emergency Medical Evacuation	Up to \$50,000
Hotel Convalescence	Up to \$150 per day, up to 5 days
Emergency Family Travel Costs	Up to \$150 per day for 5 days and round trip coach airfare
Return of Dependent Children/Elderly	Up to \$10,000
Reparation of Remains	Up to \$25,000

**Covered 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 such as 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.

### Cashless Services

Payments for all covered Medical Expenses 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.

**Emergency Medical Evacuation:** This coverage will provide benefits for covered expenses incurred 100 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.

**For questions or to contact Master Assist Plus to arrange for Emergency Medical Evacuation please call 1-800-MC-ASSIST or call collect to the United States at 1-636-722-7111.**

**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.

**Return of Dependent Children/Elderly:** If an Insured Person is hospitalized for more than three (3) days, while on a Covered Trip, 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. 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.

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

## General Exclusions

This plan of insurance does not cover any loss, fatal or non-fatal, which are caused by or resulting from:

- Suicide or any attempt thereof by the Insured Person while sane or self-destruction or any attempt thereof by the Insured Person while insane;
- Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
- Service in the military, naval or air service of any country;
- The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
- Being under the influence of, or any connection with drugs or intoxicants, unless taken under the advice of and as prescribed by a Physician; and/or drug abuse, addiction or overdose;
- Participation in an actual felony;
- Participation in any professional, semi-professional, or interscholastic team sports;
- Participation in contests of speed using a motorized vehicle;
- Participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity), pot-holing;
- Travel for the purpose of obtaining medical advice or treatment;
- Traveling against the advice of a Physician.

## Claims

MasterAssist Plus offers "Cashless Service" for Medical Expenses. On the event that you need Medical Assistance while abroad, you should call 1-800-MC-ASSIST (1-800-622-7747) or toll free 636-722-7111. On the event of a claim you are required to notify via telephone within 30 days after the illness and provide the required documentation no later than one hundred eighty (180) days from the date of Claim Notification. Not doing so might result in denial of the claim. The following documentation will be necessary as proof of illness:

- Documentation detailing the nature of injury or sickness with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, medical receipts and related documentation;
- Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- Your cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

**Note: Please refer to the Final Section of Legal Disclosures.**

## Purchase Assurance Coverage

Cardholders can benefit from the security and safety offered through Purchase Assurance Coverage. If something you bought with your card is damaged or stolen within ninety (90) days of purchase, you may be eligible for benefits under this coverage. Purchase Assurance is an insurance program.

## Covered Individuals

The Cardholder.

authority, or customs official; risks of contraband; illegal activity or acts.

## To Get Coverage

You must purchase the new item entirely with your Platinum Mastercard card for yourself or to give as a gift. Original purchase does not have to be registered to receive this benefit.

## Kind of Coverage

Most items you purchase entirely with your card are covered if damaged or stolen within ninety (90) days from the date of purchase as indicated on your Mastercard receipt. Items you purchase with your card and give as gifts are also covered. This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

## Coverage

Coverage is limited to the actual cost of the item (excluding delivery and transportation costs) and it is limited to a maximum of \$1,000 per claim and a total of \$25,000 per Cardholder account, per twelve (12) month period. Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered, not to exceed the limits above. Coverage for stolen or damaged jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

## Summary of Exclusions

Following a partial list of situations that are not covered by the Insurance.

- Items left in public sight, out of arms reach, lacking care, custody, or control by the Mastercard Cardholder or responsible party.
- Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Items that are stolen from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.
- Items lost, stolen, damaged, or miss-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- Losses that cannot be verified or substantiated.
- Stolen items without documented report from the police.
- Losses caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- Losses resulting from 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

**Note: Please refer to the Final Section of Legal Disclosures.**

## Claims

Call 1-800-MC-ASSIST (1-800-622-7747) to request a claim form. You must report the claim within thirty (30) days of the loss or the claim may not be honored. Submit the following documentation within sixty (60) days of the date you report the claim.

- Completed and signed claim form.
- Proof of loss.
- Photograph clearly showing damage, if applicable.
- Mastercard receipt showing purchase of covered item.
- Mastercard statement showing purchase of covered item.
- Itemized purchase receipt.
- Report from police listing items stolen.
- Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
- Any other documentation that reasonably may be requested to validate a claim.

**Note: Please refer to the Final Section of Legal Disclosures.**

## Extended Warranty Coverage

Platinum Mastercard cardholders can benefit from the security and safety offered through Extended Warranty coverage. Extended Warranty is an insurance program that doubles the original warranty time period and duplicates the coverage of the original manufacturer's warranty on most items you purchase.

## Covered Individuals

The Cardholder.

## To Get Coverage

You must purchase the new item entirely with your Platinum Mastercard card for yourself or to give as a gift. The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less. The original purchase does not have to be registered to receive this benefit.

## The Kind of Coverage You Receive

Extended Warranty doubles the original warranty time period and duplicates the coverage of the original manufacturer's (or U.S. store brand) warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be duplicated up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by the manufacturer, Extended Warranty will only double the actual warranty time period that you received from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.

If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, Extended Warranty will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended

warranty exceeds twelve (12) months, this coverage does not apply. If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

**Benefit**

The maximum Extended Warranty benefit for repair or replacement shall not exceed the actual amount charged on your Mastercard card or \$10,000, whichever is less. If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, Extended Warranty benefits will not apply.

**Summary of Exclusions**

Following a summary of exclusions, for a complete list of exclusions you should contact 1-800-633-4466:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer's warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (for example, glass breakage); or "satisfaction guaranteed" items.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- Application programs, operating software, and other software.
- Losses caused by power surge; contamination by radioactive or hazardous substances, including mold.

**Claims**

Call 1-800-MC-ASSIST (1-800-622-7747) to request a claim form. You must report the claim within thirty (30) days of the failure or the claim may not be honored. Submit the following documentation within ninety (90) days of the date of failure or the claim may not be honored:

- Completed and signed claim form.
- Purchase receipt showing covered item.
- Account statement showing covered item.
- Itemized purchase receipt.
- Original manufacturer's (or U.S. store brand) warranty.
- Service contract or optional extended warranty, if applicable.
- Itemized repair estimate from a factory-authorized service provider.
- Any other documentation that reasonably may be requested to validate a claim.

**Note: Please refer to the Final Section of Legal Disclosures.**

**Final Section of Legal Disclosures**

This brochure is a summary of coverage. This document does not represent or constitute an Insurance Policy and/or an Insurance Contract. The benefits described in this document are subject to all the terms, conditions and exclusions of the Policies issued by the subscribers, which can be modified or amended at any time without notifying cardholders or insured individuals. This document replaces all those benefits and/or available coverage descriptions under your Visa Signature card, which have been previously handed to cardholders. Some services hired by Banco Popular that are not insurances and are offered to you free of charge, may entail additional costs, which will be your responsibility. (For example: referral to a lawyer is free, but you must pay for the actual consultation, or legal service.) If after reading this brochure you have any doubts regarding coverage and services, you can contact the corresponding service provider.

Service	Contact Information
Mastercard Assist	1-800-622-7747
Concierge	1-866-723-4549 or toll free at 312-935-3724
Purchase Assurance	1-800-633-4466
Extended Warranty	1-800-633-4466

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