If you are jailed (or threatened to be) following a road traffic accident, you may be entitled to legal assistance. For more information, please refer to the Legal Assistance section.

Legal Assistance – Up to USD $1,000

Legal Referrals

Reminder: Please refer to the Legal Disclosure section.

II. MEDICAL ASSISTANCE SERVICES PROVIDED

1. Medical Transportation

Medical transportation assistance refers to transport to or from the nearest appropriate medical facility for inpatient or outpatient treatment. All medical transportation must be approved by both the cardholder and the cardholder’s issuing bank. In the event of lost or stolen cash, Travelers Checks, credit and debit cards, and an identity card, a replacement ticket and/or money can be arranged. If you are traveling in the United Kingdom, a replacement transportation ticket can be arranged. It is important to note that the payment coverage/monetary advance will not be provided.

III. COST OF THE ASSISTANCE SERVICES PROVIDED

The cost of the assistance services provided is covered by the cardholder’s insurance policy. All costs and charges will be billed to the cardholder’s account. The cost of the services includes, but is not limited to, the following:

- Medical transportation
- Replacement transportation tickets
- Replacement identity cards
- Replacement cash, Travelers Checks, credit and debit cards

IV. GENERAL CONSIDERATIONS

1. Security Service

Security Service (being) Credit Union Member (Manual) for the Bankers Commercial (Contributor).

If in the future any one or more of the restrictions, conditions, limitations, exclusions, or waivers contained in these Terms and Conditions are deemed invalid, void, or unenforceable, the remaining provisions of these Terms and Conditions shall remain in effect.

Disclaimer of Liability:

The information provided in this Guide is intended as a summary of services, benefits, and responsibilities provided by Mastercard. The information is subject to change without notice. The Cardholder is responsible for reviewing the terms and conditions of the Cardholder Agreement and the Program Terms and Conditions for more details.

You should direct any questions to the Cardholder Terms & Conditions for Mastercard Easy Savings® Program - U.S. Small Business and Mastercard Easy Savings® Program - U.S. Commercial Web Site.

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</tbody>
</table>

## Coverage

- **Medical Expenses**: Medical expenses incurred due to illness or injury, including doctors' visits, hospitalization, and prescription medications.
- **Travel Insurance**: Coverage for lost luggage, trip cancellation, and medical emergencies.
- **Legal Protection**: Coverage for legal defense in case of a claim.
- **Roadside Assistance**: Towing services, jump starts, and other roadside emergencies.
- **Identity Protection**: Assistance with identity theft.

## Exclusions

- **Non-Coverage Items**: Items not covered may include:
  - Loss due to theft or vandalism.
  - Personal items such as jewelry or electronics.
  - Incidents occurring while the vehicle was being towed or serviced.
  - Repairs not related to an accident or theft.

## Policy Terms

- **Policy Term**: This policy is effective from the start date and terminates on the expiration date.
- **Premium Adjustments**: Any adjustments to the premium will be based on changes in risk factors, such as mileage or usage.
- **Renewal**: The policy is renewable upon written request by the policyholder.

## Additional Information

- **Customer Service**: Assistance can be obtained through the provided contact information.
- **Cancellation**: Cancellation options are available, subject to a cancellation fee.
- **Endorsements**: Endorsements can be added to the policy for additional coverage.

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**Important Note**: All information is subject to changes and may vary based on the specific policy terms. Always check the policy documents for the most accurate information.