CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

TIME PAYMENT OF CLAIMS: The Company will pay you or your beneficiary the applicable benefit amount as soon as complete proof of loss is received if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy. If a claim is contested by us, we will notify you or your beneficiary the reasons for contesting the claim within 45 days of receipt of complete Proof of Loss. If we request additional information from you or your beneficiary, upon receipt of requested information we will pay or deny the claim within 60 days. All overdue claim payments will bear simple interest at the rate of 10% per year.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which the Company pays out 100% of the principal sum.

FOR CUSTOMER SERVICE INQUIRIES PLEASE CALL THE NUMBER ON THE BACK OF YOUR CARD.

For claims related matters ONLY, please contact the Claims Administrator:

Broadspire, a Crawford Company
PO Box 459084
Sunrise, FL 33345
Phone # 844-245-2503
Fax # 855-830-3728

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Complete policy provisions are contained in the Master Policy 9907-84-82. which is on file with the Policyholder. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

EXCLUSIONS: This insurance does not apply to any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property; or 2) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property. Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person 1) entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 2) the Insured Person’s emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person’s bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria; 3) the Insured Person’s commission or attempted commission of any illegal act including but not limited to any felony; 4) any occurrence while the Insured Person is incarcerated; 5) the Insured Person participating in parachute jumping from an aircraft; 6) participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority; 7) traveling or flying on any aircraft engaged in Specialized Aviation Activities; 8) suicide, attempted suicide or intentionally self-inflicted injury; or 9) a declared or undeclared War.

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.
**THE COST:** This insurance plan is provided at no additional cost to eligible cardholders. Your financial institution pays the full cost of the insurance.

**BENEFICIARY:** The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

**THE BENEFITS:** The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of one and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof that occurs as the result of an accident. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable for loss of thumb and index finger of the same hand. “Loss” means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached.

**ACCOUNT AGGREGATE LIMIT OF INSURANCE:** If more than one Insured Person insured under the same Account suffers a loss in the same accident, Federal Insurance Company (the Company) will not pay more than three (3) times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed three times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

**ADDITIONAL BENEFITS:**

**Baggage Delay**
We will reimburse the Insured Person up to the Daily Benefit Amount of $100 per day, in the event of a Baggage Delay.

**Baggage Delay** means a delay or misdirection of the Insured Person’s Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person’s ticket. Our payment is limited to expenses for travel for hire and to meals and lodging necessary for travel for hire, for the period during which the Insured Person was delayed. We will reimburse the Insured Person up to the Daily Benefit Amount of $100 per day, in the event of a Baggage Delay.

The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners’) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

**DEFINITIONS:**

**Baggage Delay** means a delay or misdirection of the Insured Person’s Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person’s ticket. Our payment is limited to expenses for travel for hire and to meals and lodging necessary for travel for hire, for the period during which the Insured Person was delayed. We will reimburse the Insured Person up to the Daily Benefit Amount of $100 per day, in the event of a Baggage Delay.

**Definitions:**

**Accident or Accidental** means an unforeseen and unexpected event happening by chance. Accidental Bodily Injury means bodily injury which is accidental, the direct cause of a loss, is independent of disease, illness or other cause and occurs while you are insured under this policy, which is in force.

**Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. Accountholder means any individual who is named on an open and active account with the Policyholder. Cardholder means a person who is named on the account card issued by the policyholder. Common Carrier means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.

**Common Carrier Covered Trip** means travel on a common carrier when the full fare for transportation has been charged to your account issued by the Policyholder. Covered Trip means a payment medium that takes the form of a credit card, credit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy.

**Debit Card** does not include a debit card. Debit Card means a payment medium that takes the form of a card, which is in force.

**Dependent Child** means the primary insured person’s unmarried child, dependent on the primary insured person for maintenance and support, under the age of 25, or classified as an incapacitated dependent child. Domestic Partner means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract, is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months; is not legally married or separated and has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else. Immediate Family Member means the insured person’s spouse or domestic partner, that an accident, accident bodily injury or loss has occurred. Family Member includes you, an immediate family member, your employer or business partner or the policyholder. Immediate Family Members include parents, grandparents, aunts and uncles; nieces and nephews. Injury means bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force. Injurious Loss means the loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, uniplegia, loss of thumb and index finger. Loss must occur within one year after the accident. Loss of Foot means the complete severance of a foot through or above the ankle joint. Loss of Hand means the complete severance of a hand through or above the knuckle joints of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand. Loss of Hearing means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device. Loss of Property means loss or damage of personal property or loss of use of personal property, excluding business samples.

**Loss of Speech** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. Loss of Sight of One Eye means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician. Loss of Speech means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. Loss of Thumb and Index Finger means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician. Physician means a licensed practitioner authorized to practice medicine in the jurisdiction of the accident. Policyholder means the primary insured person’s primary residence. The Baggage Delay Benefit Amount will be payable up to three (3) days.

**Essential items not covered by Baggage Delay include, but are not limited to:**

1. contact lenses, eyeglasses or hearing aids;
2. artificial teeth, dental bridges or prosthetic devices;
3. tickets, documents, money, securities, checks, travelers checks and valuable papers;
4. business samples;
5. jewelry and watches; or
6. cameras, video recorders and other electronic equipment.