Please read this certificate of insurance carefully, keep it in a safe place and carry it with you when you travel.

### GENERAL INFORMATION

### DEFINITIONS

ALL TERMS PRINTED IN ITALICS ARE DEFINED IN THE "TERMS DEFINED" SECTION OF THIS CERTIFICATE B) YOUR COMMISSION OF A CRIMINAL ACT OR YOUR DIRECT OR INDIRECT ATTEMPT TO COMMIT A

WE CERTIFY THAT EFFECTIVE JANUARY 1, 2001, MASTER POLICY PSI018511105 ISSUED BY ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA TO U.S. BANK PROVIDES

Some of the terms of the Master Policy are summarized in this Certificate of Insurance. THIS CERTIFICATE IS SUBJECT IN EVERY RESPECT TO THE MASTER POLICY. IN THE CASE OF A DISCREPANCY BETWEEN THIS CERTIFICATE AND THE MASTER POLICY, THE MASTER POLICY WILL PREVAIL

COVERAGE INQUIRIES OR CLAIM SERVICES CAN BE OBTAINED BY CONTACTING ROYAL & SUN ALLIANCE

1-800-847-2911 FROM CANADA AND THE CONTINENTAL USA, OR (303) 967-1096, COLLECT FROM ALL OTHER LOCATIONS.

### WHEN IS COVERAGE EFFECTIVE

WAS CHARGED TO YOUR CARD, AND YOUR LUGGAGE IS CHECKED IN WITH THE AIR CARRIER.

### WHEN DOES COVERAGE BEGIN

COVERAGE BEGINS FOUR (4) HOURS AFTER THE ARRIVAL OF YOUR FLIGHT AT THE SCHEDULED FLIGHT INATION, WHEN THE LUGGAGE YOU HAD CHECKED IN WITH THE AIR CARRIER IS LOST OR DELAYED.

# WHEN DOES COVERAGE END

COVERAGE ENDS ON THE EARLIEST OF:

- A) THE RETURN OF YOUR LUGGAGE:
- B) FOUR (4) DAYS AFTER THE ARRIVAL OF YOUR SCHEDULED FLIGHT;
- c) YOUR RETURN DATE; D) THE DATE ON WHICH YOUR CARD IS CANCELLED.
- E) THE DATE ON WHICH THE BALANCE OF YOUR CARD IS 60 DAYS PAST DUE;
- F) THE DATE ON WHICH THE MASTER POLICY TERMINATES; OR G) THE DATE ON WHICH U.S. BANK RECEIVES NOTICE FROM YOU THAT YOU CHOOSE TO CANCEL YOUR CARD.

WE WILL REMBURSE YOU UP TO \$500 FOR THE REASONABLE EXPENSES INCURRED WITH RESPECT TO "DEPENDENT CHILD" MEANS YOUR DEPENDENT UNMARRIED NATURAL, ADOPTED OR FOSTER CHILD WHO IS: EMERGENCY PURCHASES PER ANY ONE OCCURRENCE OF BAGGAGE LOSS OR DELAY. IF THERE IS MORE THAN ONE INDIVIDUAL MAKING A CLAIM, THE MAXIMUM PAYABLE IS \$2,500 aggregate per any one OCCURRENCE OF BAGGAGE LOSS AND OR DELAY.

THIS INSURANCE DOES NOT COVER ANY LOSS ARISING FROM OR RELATED TO:

- A) WAR (DECLARED OR NOT), ACT OF FOREIGN ENEMIES OR REBELLION:
- CRIMINAL ACT;
- c) EMERGENCY PURCHASES MADE AFTER YOUR LUGGAGE WAS RETURNED; D) THE LAST LEG OF THE RETURN PORTION OF YOUR TRIP;
- E) YOUR FAILURE TO CHECK IN YOUR LUGGAGE WITHIN THE MINIMUM GUIDELINES PUBLISHED BY THE AIR CARRIER;
- F) THE INSUFFICIENT ALLOTMENT OF TIME FOR LEGALLY CONNECTING FLIGHTS ACCORDING TO AIR CARRIER

1. ALL BENEFITS PAYABLE TO YOU UNDER ANY OF OUR POLICIES ARE IN EXCESS OF THE BENEFITS FOR THE SAME OR SIMILAR BENEFITS PAYABLE TO YOU BY ANY OTHER INSURER. IF YOU ARE ELIGIBLE FROM CLAIMS PROCEDURES ANY OTHER INSURER FOR BENEFITS SIMILAR TO THE BENEFITS PROVIDED UNDER THIS INSURANCE. THI

FOR BENEFITS SIMILAR TO THOSE PROVIDED UNDER THIS INSURANCE, TO A MAXIMUM OF THE LARGEST OF THE DATE OF LOSS, TO AMOUNT SPECIFIED BY EACH INSURER.

- THIS INSURANCE IS EFFECTIVE WHEN THE FULL COST OF THE AIRLINE TICKET ISSUED BY AN AIR CARRIER 2. IF YOU DISAGREE WITH OUR CLAIM DECISION, THE MATTER WILL BE SUBMITTED TO ARBITRATION ATTIN: CLAIMS MANAGEMENT SERVICES UNDER THE ARBITRATION LAW IN THE PROVINCE OR TERRITORY IN WHICH THIS POLICY WAS ISSUED. SHERIDAN INSURANCE CENTRE LEGAL ACTION TO RECOVER A CLAIM MUST BE COMMENCED WITHIN 12 MONTHS OF THE OCCURRENCE 2225 ERIN MILLS PARKWAY, SUITE 1000 WHICH GIVES RISE TO THE CLAIM. IF, HOWEVER, THIS LIMITATION DIFFERS ACCORDING TO THE LAWS OF THE PROVINCE OR TERRITORY WHERE THIS POLICY WAS ISSUED, YOU MUST COMMENCE YOUR CLAIM L5K 2S9 WITHIN THE SHORTEST TIME LIMIT PERMITTED BY THE LAWS OF THAT PROVINCE OR TERRITORY.
  - AMOUNTS SHOWN THROUGHOUT THIS CERTIFICATE ARE IN THE CURRENCY OF THE CARD ISSUED TO YOU. (303) 967-1096 (COLLECT FROM OTHER LOCATIONS ) PAYMENTS AND REIMBURSEMENTS ARE IN CANADIAN DOLLARS. IF CURRENCY CONVERSION IS NECESSARY, WE WILL USE THE EXCHANGE RATE ON THE DATE THE LAST SERVICE WAS RENDERED TO THE FOLLOWING ORIGINAL DOCUMENTS MUST ACCOMPANY YOUR CLAIM: YOU. THIS INSURANCE WILL NOT PAY FOR ANY INTEREST.

### TERMS DEFINED

"AIR CARRIER" MEANS A COMMERCIAL AIR SERVICE LICENSED BY THE AIRLINE AUTHORITY OF THE COUNTRY

"CARDHOLDER" MEANS THE PERSON WHOSE NAME IS EMBOSSED ON THE U.S. BANK VISA\*

"COMMERCIAL CARD" MEANS THE CORPORATE CARD, U.S. DOLLAR CORPORATE CARD OR ONE CARD

- B) UNDER 26 YEARS OF AGE AND A FULL-TIME UNIVERSITY OR COLLEGE STUDENT: OR
- c) MENTALLY OR PHYSICALLY HANDICAPPED AND INCAPABLE OF SELF-SUSTAINING EMPLOYMENT AND TOTALLY RELIANT ON YOU FOR SUPPORT.

"EMERGENCY PURCHASES" MEANS ESSENTIAL CLOTHING AND TOILETRIES, THE PURCHASE OF WHICH IS

**US**bank "SPOUSE" MEANS THE PERSON WHO IS LEGALLY MARRIED TO YOUL OR HAS BEEN LIVING IN A CONTUGAL RELATIONSHIP WITH YOU FOR A CONTINUOUS PERIOD OF AT LEAST ONE YEAR, AND WHO RESIDES IN THE

"YOU", "YOURSELF" AND "YOUR" REFER TO:

SAME HOUSEHOLD AS YOU.

- A) THE PERSON TO WHOM U.S. BANK HAS ISSUED THE CARD;
- B) HIS/HER SPOUSE, AND
   C) HIS/HER DEPENDENT CHILD WHEN THE DEPENDENT CHILD TRAVELS WITH THE PERSON TO WHOM U.S. BANK HAS ISSUED THE CARD, OR THE LATTER'S SPOUSE WHO RESIDES IN CANADA FOR AT LEAST 6 MONTHS OF THE YEAR
- "WE", "US" AND "OUR" REFERS TO ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA (THE "INSURER").

TOTAL BENEFITS PAID TO YOU BY ALL INSURERS CANNOT EXCEED THE ACTUAL EXPENSE WHICH YOU NOTICE OF CLAIM MUST BE PROVIDED TO ROYAL & SUN ALLIANCE WITHIN (FORTY EIGHT) 48 HOURS AFTER THE OCCURRENCE OR COMMENCEMENT OF ANY LOSS COVERED BY THIS CERTIFICATE OF INSURANCE OR AS SOON THEREAFTER AS IS REASONABLY POSSIBLE BY TELEPHONE AT 1-800-847-2911 FROM WE WILL COORDINATE THE PAYMENT OF BENEFITS WITH ALL INSURERS FROM WHOM YOU ARE ELIGIBLE CANADA AND THE CONTINENTAL U.S.A. PLEASE SUBMIT YOUR CLAIM DOCUMENTS WITHIN 30 DAY

ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA

- c) THE AIR CARRIER'S REPORT SUBSTANTIATING THE LOSS OR DELAY; AND D) ORIGINAL RECEIPTS FOR EMERGENCY PURCHASES.

U.S. Bank Visa cards are issued by U.S. Bank National Association, Canada Branch.

Form 10043254 (07/11)

CHILDREN FROM THE MOMENT OF BIRTH, STEP OR FOSTER CHILDREN, ADOPTED CHILDREN FROM TH

### U.S. Bank Visa Commercial **Insurance Coverages:**

- Emergency Purchases Insurance
- Travel Accident Insurance · Auto Rental Collision/Loss Damage
- Insurance
- Travel and Insurance Assistance Service
- Hotel/Motel Burglary Insurance
- · Missed Connection, Denied Boarding, & Flight Departure Delay Insurance

These certificates are a valuable source of information. Please keep them in a safe place

### U.S. Bank Visa\* Commercial Card: Travel Accident Insurance Certificate

## Effective May 1, 2003

All terms printed in italics are defined in the "Defined Terms" section of this certificate of insurance This Certificate contains limitations of coverage. It should be read carefully, kept in a safe place and carried with you when you travel.

THE PROGRAM. AS A U.S. BANK COMMERCIAL CARDHOLDER\* YOU, YOUR SPOUSE, BROTHERS AND SISTERS; OR E) THE INSURED'S ESTATE. ALL OTHER INDEMNITIES WILL BE PAID TO THE OR WRECKING OF THE COMMON CARRIER IN WHICH THE INSURED WAS RIDING AT THE TIME OF THE YOUR DEPENDENT CHILDREN AND ANY AUTHORIZED USERS OF THE ACCOUNT, OR AS AN AUTHORIZED TRAVELLER\* ON A U.S. BANK VISA CENTRAL TRAVEL ACCOUNT (CTA) ("Insured"), YOU PROGRAM ADMINISTRATOR, AT THE ADDRESS BELOW. THE BENEFICIARY DESIGNATION SUPERSEDES ANY INJURY CAUSED BY AN ACCIDENT AT THE TIME OF SUCH DISAPPEARANCE, SINKING OR WRECKING, WILL BE AUTOMATICALLY INSURED TRAVELING WORLDWIDE WHILE ON THE BUSINESS OF YOUR EMPLOYER PREVIOUS NOTIFICATION YOU MAY HAVE MADE. ANY MONIES PAYABLE UNDER THE POLICY ARE PAYABLE (DESIGNATED ORGANIZATION), AGAINST AN ACCIDENTAL INJURY THAT IS THE SOLE CAUSE OF LOSS OF IN THE LAWFUL MONEY OF CANADA WITH THE EXCEPTION OF THE U.S. BANK US DOLLAR VISA REHABILITATION BENEFITS. WHEN ACCIDENTAL DISMEMBERMENT/PARALYSIS BENEFITS ARE PAYABLE, LIFE, LIMB, SIGHT, SPEECH OR HEARING AND PARALYSIS WHILE RIDING AS A PASSENGER IN, ENTERING COMMERCIAL CARD WHICH ARE PAYABLE IN THE LAWFUL MONEY OF THE UNITED STATES OF AMERICA. OR EXITING, OR BEING STRUCK BY ANY COMMON CARRIER, IF YOU CHARGE THE ENTIRE COST OF THE COMMON CARRIER PASSENGER FARE(S), LESS REDEBMABLE CERTIFICATES, VOUCHERS OR COUPONS, ACCIDENTAL DEATH & DISMEMBREMENT AND PARALYSIS BENEFITS. THE FULL BENEFIT AMOUNT IS REQUIRED BECAUSE OF SUCH INJURIES, AND IN ORDER FOR THE INSURED TO BE QUALIFIED TO ENGAGE ("ACCOUNT"). FREQUENT FLYER AND NON-REVENUE COMMON CARRIER PASSENGER FARES MUST BE U.S. DOLLAR VISA CORPORATE CARDHOLDERS) AND AUTHORIZED TRAVELLERS ON A U.S. B) EXPENSES ARE INCURRED WITHIN TWO (2) YEARS FROM THE DATE OF THE ACCIDENT. NO PAYMENT REDEBMED BY 1) THE COMMERCIAL CARDHOLDER; OR 2) AN AUTHORIZED AGENT OF THE DESIGNATED BANK VISA CENTRAL TRAVEL ACCOUNT (CTA) AND USS300,000 FOR U.S. BANK WILL BE MADE FOR ORDINARY LIVING, TRAVELLING OR CLOTHING EXPENSES. ORGANIZATION FOR USE BY A COMMERCIAL CARDHOLDER OR AUTHORIZED TRAVELLER OF THE DESIGNATED U.S. DOLLAR VISA CORPORATE CARDHOLDERS IS PAYABLE FOR ACCIDENTAL LOSS OF LIFE, ORGANIZATION WHILE ON THE BUSINESS OF YOUR EMPLOYER.

IMMEDIATELY AFTER ARRIVAL ON THE COMMON CARRIER.

VISA CENTRAL TRAVEL ACCOUNT (CTA) AUTOMATICALLY WHEN THE ENTIRE COST OF THE COMMON RESULT OF ANY ONE ACCIDENT. CARRIER PASSENGER FARE(S) IS CHARGED TO YOUR ACCOUNT WHILE THIS INSURANCE IS EFFECTIVE. IT COMPANY WHEN COMMON CAPRIER TICKETS ARE PURCHASED.

THE COST. THIS TRAVEL INSURANCE PROGRAM IS PROVIDED AT NO ADDITIONAL COST TO U.S. BANK

NO SUCH DESIGNATION HAS BEEN MADE, OR IF NO BENEFICIARY IS LIVING ON THE DATE OF THE INSURED'S COVERED UNDER THE TERMS OF THE POLICY. DEATH, THAT BENEFIT WILL BE PAID TO THE FIRST SURVIVING BENEFICIARY IN THE FOLLOWING ORDER: A

) YOUR U.S. BANK VISA COMMERCIAL ACCOUNT OR A U.S. BANK VISA CTÁ OF \$500,000 FOR U.S. BANK COMMERCIAL CARDHOLDERS (OTHER THAN U.S. BANK IN AN OCCUPATION IN WHICH HE/SHE WOULD NOT HAVE BEEN ENGAGED EXCEPT FOR SUCH INJURIES; AND TWO HANDS OR TWO FEET, SIGHT OF BOTH EYES, ONE HAND AND ONE FOOT, ONE HAND OR ONE FAMILY TRANSPORTATION BENEFITS. IF AN INSURED IS CONFINED AS AN INPATIENT IN A HOSPITAL FOOT AND SIGHT OF ONE EYE, SPEECH AND HEARING IN BOTH EARS, OR ANY COMBINATION THEREOF. COVERAGE BEGINS ON THE FOLLOWING: 1) IF THE ENTIRE COST OF THE COMMON CARRIER PASSENGER "INJURY" MEANS BODILY INJURY RESULTING DIRECTLY AND INDEPENDENTLY OF ALL OTHER CAUSES FROM FARE IS CHARGED TO YOUR ACCOUNT AT THE AIRPORT, TERMINAL OR STATION IMMEDIATELY BEFORE AN ACCIDENT WHICH OCCURS WHILE THE INSURED IS COVERED UNDER THE POLICY. THREE FOURTHS DEPARTURE ON THE COMMON CARRIER, COVERAGE BEGINS AT THE TIME SUCH CHARGE IS MADE; OF THE BENEFIT AMOUNT IS PAYABLE FOR ACCIDENTAL LOSS OF ONE LEG OR ONE ARM. TWO THIRDS

OF THE BENEFIT AMOUNT IS PAYABLE FOR ACCIDENTAL LOSS OF: ONE HAND, ONE FOOT, SIGHT OF ONE

OF THE BENEFIT AMOUNT IS PAYABLE, AND THE ATTENDANCE OF AN IMMEDIATE FAMILY

OF THE BENEFIT AMOUNT IS PAYABLE FOR ACCIDENTAL LOSS OF: ONE HAND, ONE FOOT, SIGHT OF ONE

OF THE BENEFIT AMOUNT IS PAYABLE, AND THE ATTENDANCE OF AN IMMEDIATE FAMILY PRIOR TO DEPARTURE FOR THE AIRPORT, TERMINAL OR STATION AND TRANSPORTATION TO THE AIRPORT, EYE, SPECH OR HEARING IN BOTH EARS. ONE THIRD OF THE BENEFIT AMOUNT IS PAYABLE FOR THE MEMBER IS REQUIRED, THE COMPANY WILL REIMBURSE AN IMMEDIATE FAMILY MEMBER FOR EXPENSES TERMINAL OR STATION IS PROVIDED BY OTHER THAN A PUBLIC CONVEYANCE, COVERAGE BEGINS UPON ACCIDENTAL LOSS OF THE THUMB AND INDEX FINGER OF THE SAME HAND. ONE TENTH OF THE BENEFIT INCURRED TO TRAVEL TO THE LOCALE OF THE INSURED'S DEATH. ALL TRANSPORTATION MUST BE PROVIDED ARRINAL AT THE HARPORT, TERMINAL OR STATIONI INMIDIATELY PRECEDING DEPARTURE OF THE COMMON CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER, OR 3) IF THE ENTIRE COST OF THE COMMON CARRIER PASSENGER FARE IS CHARGED TO YOUR IS PAYABLE FOR THE ACCIDENTAL LOSS OF ONE FINGER OR ONE FIN. THE FUTURE COST OF THE COMMON CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A CAR CARRIER: OR 3) IF THE ENTIRE COST OF THE COMMON CARRIER PASSENGER FARE IS CHARGED TO YOUR IS PAYABLE FOR TOTAL PARALYSIS OF BOTH UPPER AND LOWER LIMBS (QUADRIPLEGIA), BOTH LOWER ACCOUNT PRIOR TO DEPARTURE FOR THE AIRPORT, TERMINAL OR STATION, AND TRANSPORTATION TO LIMBS (PARAPLEGIA), UPPER AND LOWER LIMBS OF ONE SIDE OF THE BODY (HEMIPLEGIA). "LOSS" THE AIRPORT, TERMINAL OR STATION IS PROVIDED BY A PUBLIC CONVEYANCE. COVERAGE BEGINS WHILE MEANS, WITH RESPECT TO A HAND OR FOOT, THE TOTAL AND IRREVOCABLE LOSS OF USE, INCLUDING INSURED, "DOMESTIC PARTNER" MEANS A PERSON WHO COHABITS ON A CONTINUOUS BASIS WITH THE RIDING AS A PASSENGER IN, ENTERING OR EXITING ANY SUCH PUBLIC CONVEYANCE, BUT ONLY WHILE THE WRIST JOINT AND THE ANKLE JOINT; WITH RESPECT TO EYES, TOTAL AND IRRECOVERABLE LOSS OF TRAVELLING DIRECTLY TO THE AIRPORT, TERMINAL OR STATION, IMMEDIATELY PRECEDING DEPARTURE OF SIGHT; WITH RESPECT TO A LEG OR AN ARM, THE TOTAL AND IRREVOCABLE LOSS OF USE THROUGH OR FOR AT LEAST ONE YEAR. "HOSPITAL" MEANS A FACILITY LICENSED AS A HOSPITAL UNIOER LEGISLATION THE COMMON CARRIER. "PUBLIC CONVEYANCE" MEANS ANY LAND ONLY COMMON CARRIER, INCLUDING ABOVE THE KNEE OR ELBOW JOINT; WITH RESPECT TO THUMB AND INDEX FINGER OF THE SAME HAND, THE IN EFFECT IN THE COUNTRY WHERE IT IS LOCATED. TAXI, BUS, TRAIN OR AIRPORT LIMOUSINE, BUT NOT INCLUDING COURTESY TRANSPORTATION PROVIDED TOTAL AND IRREVOCABLE LOSS OF USE, INCLUDING ALL PHALANGES ON BOTH THUMB AND INDEX FINGER BUT EXCLUDING THE LOSS OF THE HAND; WITH RESPECT TO SPEECH AND HEARING IN AN EAR, TOTAL AND IRRECOVERABLE LOSS; WITH RESPECT TO LOSS OF A FINGER OR A TOE, THE TOTAL AND IRREVOCABLE COVERAGE ENDS ON THE FOLLOWING: 1) IF TRAVELLING FROM THE AIRPORT, TERMINAL OR STATION LOSS OF USE, INCLUDING ALL PHALANGES ON SUCH FINGER OR TOE, BUT EXCLUDING THE LOSS OF THE INTENTIONALLY SELF-INFLICTED INJURY; SUICIDE OR ATTEMPTED SUICIDE, WHETHER SAME OR INSANE; ON A PUBLIC CONVEYANCE, COVERAGE ENDS WHEN ALIGHTING FROM ANY PUBLIC CONVEYANCE AFTER HAND OR FOOT; WITH REGARD TO PARALYSIS, LOSS MUST RESULT IN THE COMPLETE AND IRREVERSIBLE AN INSURRECTION, WAR OR ACT OF WAR, DECLARED OR NOT; INJURY SUSTAINED WHILE RIDING ON AN ARTING FROM THE AIRPORT, TERMINAL OR STATION IMMEDIATELY AFTER ARRIVAL ON THE COMMON PARALYSIS OF SUCH LIMBS. "BENEFIT AMOUNT" MEANS THE MAXIMUM AMOUNT APPLICABLE AT THE AIRCRAFT EXCEPT A CIVIL OR PUBLIC AIRCRAFT OR MILITARY TRANSPORT AIRCRAFT, INJURY SUSTAINED CARRIER; OR 2) IF TRAVELLING FROM THE AIRPORT, TERMINAL OR STATION USING OTHER THAN A TIME THE ENTIRE COST OF THE PASSENGER FARE IS CHARGED TO YOUR ACCOUNT. THE LOSS MUST OCCUR WHILE RIDING ON ANY AIRCRAFT A) AS A PILOT, CREWMEMBER, OPERATOR OR STUDENT PILOT OR B) AS PUBLIC CONVEYANCE, COVERAGE ENDS WHEN DEPARTING FROM THE AIRPORT, TERMINAL, OR STATION WITHIN ONE YEAR OF THE ACCIDENT THAT CAUSED THE INJURY. BENEFITS WILL NOT BE PAID WHILE THE A FLIGHT INSTRUCTOR OR EXAMINER; INJURY SUSTAINED WHILE RIDING ON ANY COMMERCIAL VEHICLE AS ELIGIBILITY. THIS COMMON CARRIER TRAVEL ACCIDENT INSURANCE COVERAGE IS PROVIDED TO YOU, A

WILL DUPLICATE REQUEST FORMS OR MUITIFIE CHARGE CARDS OBLIGATE THE COMPANY IN EXCESS OF

U.S. BANK COMMERCIAL CARDHOLDER OR AUTHORIZED TRAVELLER ON A U.S. BANK

THE STATED BENEFIT AMOUNTS FOR ANY ONE LOSS SUSTAINED BY ANY ONE HODIVIDUAL INSURED AS THE

FROM DRUG OR ALCOHOL ABUSE, OR USE OF MARCOTICS.

IS NOT NECESSARY FOR YOU TO NOTIFY U.S. BANK, THE PROGRAM ADMINISTRATOR, OR THE NOTE: MAXIMUM BENEFITS FOR ANY ONE SINGLE ACCIDENT ARE LIMITED TO A \$20,000,000 of: 1) May 1, 2003; OR 2) THE DATE YOU BECOME AN ELIGIBLE PERSON. YOUR INSURANCE UNDER

POLICY, THE INSURED IS UNAVOIDABLY EXPOSED TO THE ELEMENTS AND AS A RESULT OF SUCH EXPOSURE. BENEFICIARY. THE LOSS OF LIFE BENEFIT IS PAID TO THE BENEFICIARY DESIGNATED BY THE INSURED. IF SUFFERS A LOSS FOR WHICH INDEMNITY IS OTHERWISE PAYABLE UNDER THE POLICY, SUCH LOSS SHALL BE

THE INSURED'S SPOUSE: B) THE INSURED'S CHILDREN: C) THE INSURED'S PARENTS: D) THE INSURED'S PARENTS: D) THE INSURED'S PARENTS: D) THE INSURED SPOUSE B) TH Insured. If you desire a specific beneficiary other than as designated above, notify the accident, it will be presumed that the Insured suffered loss of life resulting from bodily

> AN ADDITIONAL AMOUNT FOR THE REASONABLE AND NECESSARY EXPENSE ACTUALLY INCURRED UP TO THE LIMIT OF \$2,500 FOR SPECIAL TRAINING OF THE INSURED WILL BE PAID PROVIDED: A) SUCH TRAINING

EFFECTIVE AND TERMINATION DATE. YOUR INSURANCE UNDER THIS PROGRAM IS EFFECTIVE ON THE LATER AGGREGATE FOR ALL INSUREDS OF U.S. BANK COMBINED UNDER THE POLICY. BENEFITS WILL THIS PROGRAM WILL CEASE ON THE EARLIEST OF: 1) THE DATE THE INSURANCE POLICY IS TERMINATED; 2) THE DATE YOUR ACCOUNT CEASES TO BE IN GOOD STANDING OR IS CANCELLED; OR 3) THE DATE YOU

> FILING CLAIMS FOR BENEFITS: TO FILE A CLAIM UNDER THIS PROGRAM, WRITE TO THE PLAN Administrator: Robinson International Incorporated, 208 South LaSalle Street, Chicago, ILLINOIS 60604. THE PLAN ADMINISTRATOR WILL PROVIDE YOU WITH INSTRUCTIONS AND FORMS FOR FILING PROOF OF LOSS. WRITTEN NOTICE OF CLAIM MUST BE GIVEN TO THE COMPANY WITHIN 90 DAYS

11. TRANSPORTATION OF PROPERTY OR PASSENGERS FOR HIRE:

2. YOUR CARD ACCOUNT IS NOT MORE THAN 90 DAYS PAST DU

CONTRACT "I DECLINE CDW PROVIDED BY THIS MERCHANT".

PAID FOR WITH YOUR U.S. BANK VISA\* COMMERCIAL CARD,

PACKAGE WAS PAID BY YOUR U.S. BANK VISA\* COMMERCIAL CARD,

C. WHO IS ELIGIBLE FOR COVERAGE?

INSURED PERSONS AS DEFINED PROVIDED THAT:

FOR COVERAGE TO BE IN EFFECT. YOU WILLT:

COMMERCIAL CARD,

THERE IS NO COVERAGE WHEN:

2. THIS POLICY IS CANCELLED:

OTHERWISE TERMINATED.

A VEHICLE DIFFICULT.)

F. WHERE COVERAGE IS AVAILABLE

OPERATION OF THE RENTAL VEHICLE IN VIOLATION OF THE TERMS OF THE RENTAL AGREEMENT 3. YOUR RENTAL PERIOD IS MORE THAN 48 CONSECUTIVE DAYS, OR YOUR RENTAL PERIOD IS EXTENDED

6. WEAR AND TEAR, GRADUAL DETERIORATION, OR MECHANICAL OR ELECTRICAL BREAKDOWN OR 1. THE RENTAL AGENCY REASSUMES CONTROL OF THE RENTAL VEHICLE;

NUCLEAR REACTION, NUCLEAR RADIATION, OR RADIOACTIVE CONTAMINATION;

YOUR CARD ACCOUNT PRIVILEGES HAVE NOT BEEN TERMINATED OR SUSPENDED, AND/OR

1. Use Your U.S. Bank Visa\* Commercial Card to pay for the entire rental from

AGENCY ON THE RENTAL CONTRACT. IF THERE IS NO SPACE ON THE VEHICLE RENTAL CONTRACT FOR

YOU TO INDICATE THAT YOU HAVE DECLINED THE COVERAGE, THEN INDICATE IN WRITING ON THE

RENTAL VEHICLES WHICH ARE PART OF PREPAID TRAVEL PACKAGES ARE ALSO COVERED IF THE TOTAL

YOU ARE COVERED IF YOU RECEIVE A "FREE RENTAL" AS A RESULT OF A PROMOTION WHERE YOU

HAVE HAD TO MAKE PREVIOUS VEHICLE RENTALS AND IF EACH SUCH PREVIOUS RENTAL WAS ENTIRELY

YOU ARE COVERED IF YOU RECEIVE A "FREE RENTAL" DAY(S) AS A RESULT OF A VISA TRAVEL

REWARD PROGRAM (OR OTHER SIMILAR VISA PROGRAM) FOR THE NUMBER OF DAYS OF FREE

rental. If the free rental day(s) are combined with rental days for which You pay the

NEGOTIATED RATE, THIS ENTIRE BALANCE MUST BE PAID BY YOUR U.S. BANK VISA

YOU ARE COVERED IF POINTS EARNED UNDER YOUR U.S. BANK VISA COMMERCIAL CARD

(MEMBER POINTS PROGRAM) ARE USED TO PAY FOR THE RENTAL. HOWEVER, IF ONLY A PARTIAL

PAYMENT IS PAID USING THE (MEMBER POINTS PROGRAM). THE ENTIRE BALANCE OF THAT RENTAL

MUST BE PAID USING YOUR U.S. BANK VISA\* COMMERCIAL CARD IN ORDER TO BE

FOR MORE THAN 48 CONSECUTIVE DAYS BY RENEWING OR TAKING OUT A NEW RENTAL AGREEMENT

WITH THE SAME OR ANOTHER RENTAL AGENCY FOR THE SAME VEHICLE OR OTHER VEHICLES.

4. YOUR U.S. BANK VISA\* COMMERCIAL CARD IS CANCELLED OR CARD PRIVILEGES ARE

may be challenged and what to do when a Rental Agency makes the rental or return of

13. INTENTIONAL DAMAGE TO THE RENTAL VEHICLE BY AN INSURED PERSON.

AFTER THE OCCURRENCE OF ANY COVERED LOSS, OR AS SOON THEREAFTER AS IS REASONABLY POSSIBLE. "ELIGIBLE DEPENDENT CHILDREN" MEANS THE INSURED'S UNMARRIED CHILDREN, INCLUDING NATURAL

PLEASE READ THIS DESCRIPTION OF COVERAGE AND KEEP IT IN A SAFE PLACE WITH YOUR OTHER MOMENT OF PLACEMENT IN THE HOME OF THE INSURED, UNDER AGE 19 (23 IF ATTENDING AN INSURANCE DOCUMENTS. THIS DESCRIPTION OF COVERAGE IS NOT A CONTRACT OF INSURANCE BUT IS ACCREDITED INSTITUTION OF HIGHER LEARNING ON A FULL-TIME BASIS) AND PRIMARILY DEPENDENT OF SIMPLY AN INFORMATIVE STATEMENT TO EACH ELIGIBLE CARDHOLDER OR AUTHORIZED TRAVELLER OF THE INSURED FOR SUPPORT AND MAINTENANCE. THE PRINCIPAL PROVISIONS OF THE INSURANCE. COMPLETE PROVISIONS PERTAINING TO THIS PROGRAM OF INSURANCE, INCLUDING LIMITATIONS AND EXCLUSIONS, ARE CONTAINED IN POLICY NUMBER SRG 9021266 ISSUED AND UNDERWRITTEN BY AMERICAN HOME ASSURANCE COMPANY (THE "COMPANY "), with offices in Toronto, Ontario. If a conflict exists between a statement in this DESCRIPTION OF COVERAGE AND ANY PROVISIONS IN THE POLICY, THE POLICY WILL GOVERN.

IF YOU HAVE ANY QUESTIONS REGARDING THIS COMMON CARRIER TRAVEL ACCIDENT INSURANCE PROGRAM, WRITE THE PROGRAM ADMINISTRATOR: ROBINSON INTERNATIONAL INCORPORATED, 208 SOUTH LASALLE STREET, CHICAGO IL 60604.

NOTE: THIS DESCRIPTION OF COVERAGE REPLACES ANY AND ALL DESCRIPTIONS OF COVERAGE OR CERTIFICATES PREVIOUSLY ISSUED WITH RESPECT TO THE INSURANCE DESCRIBED HEREIN.

"COMMON CARRIER" MEANS ANY LAND, WATER, OR AIR CONVEYANCE OPERATED UNDER A LICENSE FOR THE TRANSPORTATION OF PASSENGERS FOR HIRE. COMMON CARRIER DOES NOT INCLUDE ANY CONVEYANCE THAT IS HIRED OR USED FOR A SPORT, GAMESMANSHIP, CONTEST, SIGHTSEEING, OBSERVATORY AND/OR RECREATIONAL ACTIVITY, REGARDLESS OF WHETHER SUCH CONVEYANCE IS LICENSED. COMMON CARRIER DOES INCLUDE ANOTHER COMMON CARRIER WHICH IS PROVIDING ALTERNATIVE TRANSPORTATION FOR THE COMMON CARRIER WHICH WAS DELAYED OR RE-ROLLTED. REQUIRING THE CARRIER WHICH WOULD HAVE OPERATED THE COMMON CARRIER TO ARRANGE FOR SUCH ALTERNATE TRANSPORTATION

"While on the business of your employer" means while on assignment by or at the direction OF YOUR EMPLOYER FOR THE PURPOSE OF FURTHERING THE BUSINESS OF YOUR EMPLOYER, BUT DOES NOT INCLUDE ANY PERIOD OF TIME: 1) WHILE YOU ARE WORKING AT YOUR REGULAR PLACE OF EMPLOYMENT: 2) DURING THE COURSE OF EVERYDAY TRAVEL TO AND FROM WORK; OR 3) DURING AN AUTHORIZED LEAVE OF ABSENCE OR VACATION.

"CARDHOLDER" MEANS AN EMPLOYEE OF A DESIGNATED ORGANIZATION WHO IS A PERMANEN

RESIDENT OF CANADA, AND WHO HAS BEEN ISSUED A COMMERCIAL CREDIT CARD ACCOUNT BY U.S. BANK IN HIS/HER NAME. COMMERCIAL CREDIT CARD ACCOUNTS MAY INCLUDE CORPORATE CARD, U.S. DOLLAR CARD, OR ONE CARD, "PERMANENT RESIDENT" MEANS A PERSON WHO RESIDES IN CANADA FOR AT LEAST 6 MONTHS OF THE YEAR. HOWEVER, INDIVIDUALS OTHERWISE ELIGIBLE

ORGANIZATION, WHOSE TICKET IS CHARGED TO A U.S. BANK VISA CENTRAL TRAVEL ACCOUNT "Authorized User" means a fellow employee travelling at the request of a Designated

ACCOUNT ISSUED BY U.S. BANK IN HIS/HER NAME.

FOR COVERAGE WHO ARE MEMBERS OF THE CANADIAN FOREIGN SERVICE NEED NOT SATISFY THIS "AUTHORIZED TRAVELLER" MEANS AN INDIVIDUAL TRAVELLING AT THE REQUEST OF A DESIGNATED

ORGANIZATION, WHOSE TICKET IS CHARGED TO ANOTHER FELLOW EMPLOYEE'S COMMERCIAL CREDIT CARD

"ELIGIBLE SPOUSE" MEANS THE INSURED'S LEGAL SPOUSE.

FORWARD THIS DOCUMENTATION TO: ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA ATTN: CLAIMS MANAGEMENT SERVICES 2225 Erin Mills Parkway, Suite 1000 Mississauga Ontario, L5K 2S9

OFF-ROAD VEHICLES - MEANING ANY VEHICLE USED ON ROADS THAT ARE NOT PUBLICLY MAINTAINED UNDER NORMAL CIRCUMSTANCES, THE CLAIM WILL BE PAID WITHIN 15 DAYS AFTER THE CLAIMS ADMINISTRATOR HAS RECEIVED ALL NECESSARY DOCUMENTATION. IF THE CLAIM CANNOT BE ASSESSED ON THE BASIS OF THE INFORMATION THAT HAS BEEN PROVIDED, IT WILL BE CLOSED.

> AFTER THE COMPANY HAS PAID YOUR CLAIM, YOUR RIGHTS AND RECOVERIES WILL BE TRANSFERRED TO THE COMPANY TO THE EXTENT OF THE COMPANY'S PAYMENT FOR THE LOSS/DAMAGE INCURRED WHEN
>
> "CARDHOLDER" MEANS THE PERSON WHOSE NAME IS EMBOSSED ON THE U.S. BANK VISA"
>
> "CARDHOLDER" MEANS THE PERSON WHOSE NAME IS EMBOSSED ON THE U.S. BANK VISA"
>
> COMMERCIAL CARD OR WHO IS AUTHORIZED TO USE THE CARD IN ACCORDANCE WITH THE CARDHOLDER ITS OWN EXPENSE, TO SUE IN YOUR NAME. IF THE COMPANY CHOOSES TO SUE ANOTHER PARTY IN YOUR AGREEMENT. NAME, YOU MUST GIVE THE COMPANY ALL THE ASSISTANCE THE COMPANY MAY REASONABLY REQUIRE TO SECURE ITS RIGHTS AND REMEDIES. THIS MAY INCLUDE PROVIDING YOUR SIGNATURE ON ALL NECESSARY DOCUMENTS THAT ENABLE THE COMPANY TO SUE IN YOUR NAME.

ONCE YOU REPORT DAMAGE, LOSS OR THEFT, A CLAIM FILE WILL BE OPENED AND WILL REMAIN OPEN FOR SIX (6) MONTHS FROM THE DATE OF THE DAMAGE OR THEFT. PAYMENT WILL ONLY BE MADE ON A CLAIM OR ANY PART OF A CLAIM THAT IS COMPLETELY SUBSTANTIATED AS REQUIRED BY THE CLAIMS ADMINISTRATOR WITHIN SIX (6) MONTHS OF THE DATE OF LOSS/DAMAGE.

DAMAGE TO PROPERTY PROTECTED BY THIS VISA COLLISION/LOSS DAMAGE INSURANCE.

THE BENEFITS OF THIS PROTECTION, NOR TO THE PAYMENT OF ANY CLAIM MADE UNDER THIS POLICY. WITHIN 48 HOURS, CALL TOLL FREE 1-800-847-2911 IF YOU ARE IN CANADA OR THE
 HELPFUL HINTS

IF YOU MAKE A CLAIM KNOWING IT TO BE FALSE OR FRAUDULENT IN ANY RESPECT. YOU WILL NOT BE ENTITLED TO

DECLINE THE RENTAL AGENCY'S CDW. IF POSSIBLE, SELECT A RENTAL AGENCY WHICH PROVIDES AN RENTAL VEHICLE AS STIPULATED HEREIN. EXCELLENT RATE AND ALLOWS YOU TO DECLINE THE CDW WITHOUT HAVING TO MAKE A DEPOSIT.

RENTAL AGENCIES MAY TRY TO ENCOURAGE YOU TO TAKE THEIR COVERAGE OR TO PROVIDE A DEPOSIT.

IF YOU EXPERIENCE DIFFICULTY USING YOUR ROYAL & SUN ALLIANCE CLD INSURANCE COVERAGE,

"PENTAL AGENCY" IN REMAIN RESPONSIBLE FOR THE LOSS/ DAMAGE AND THAT IT COMPACTE CONTACTED IN THE PUTOR TO ARKSWER INQUIRIES RESULTING FROM THE CLAIMS PROCESS. ORIGINAL DOCUMENTATION MAY ALSO PLEASE CALL TOLL FREE 1-800-847-2911 IF YOU ARE IN CANADA OR THE UNITED STATES OR, CALL
ARENTAL AGREEMENT. FOR GREATER CERTAINTY, THROUGHOUT THIS CERTIFICATE OF INSURANCE THE COLLECT (303) 967-1096 AND PROVIDE:

- OR WOULD LIKE THE CLAIMS ADMINISTRATOR TO BE INVOLVED IMMEDIATELY, CALL THE NUMBER THE NAME OF THE RENTAL AGENCY INVOLVED, THE RENTAL AGENCY'S ADDRESS; THE DATE OF THE RENTAL:
- HOURS OF THE DAMAGE/THEFT HAVING OCCURRED. YOUR CLAIM MUST BE SUBMITTED WITH AS THE NAME OF THE RENTAL AGENCY REPRESENTATIVE WITH WHOM YOU SPOKE, AND YOUR RENTAL

THE RENTAL AGENCY WILL THEN BE CONTACTED AND ACQUAINTED WITH THE ROYAL & SUN ALLIANCE CLD INSURANCE COVERAGE. IN CERTAIN LOCATIONS, THE LAW REQUIRES THAT RENTAL AGENCIES PROVIDE COLLISION DAMAGE COVERAGE IN THE PRICE OF THE VEHICLE RENTAL. IN THESE LOCATIONS (AND IN COSTA RICA OR TAX-FREE CARS.

YOU WILL NOT BE COMPENSATED FOR ANY PAYMENT YOU MAY HAVE MADE TO OBTAIN THE RENTAL

SURE TO POINT OUT WHERE THE SCRATCHES OR DENTS ARE LOCATED TO A RENTAL AGENCY REPRESENTATIVE. IF THE VEHICLE HAS SUSTAINED DAMAGE OF ANY KIND, IMMEDIATELY PHONE ONE OF THE NUMBERS PROVIDED AND DO NOT SIGN A BLANK SALES DRAFT TO COVER THE DAMAGE AND LOSS OF USE CHARGES OR, A SALES DRAFT WITH AN ESTIMATED COST OF REPAIR AND LOSS OF USE CHARGES. THE RENTAL AGENT MAY MAKE A CLAIM ON YOUR BEHALF TO RECOVER REPAIR AND LOSS OF USE CHARGES BY FOLLOWING

CHECK THE RENTAL VEHICLE CAREFULLY FOR SCRATCHES OR DENTS BEFORE AND AFTER YOU DRIVE THE VEHICLE. BE

# THE PROCEDURES OUTLINED IN THE SECTION "IN THE EVENT OF AN ACCIDENT! THEFT'

"Car Sharing" means a car rental club which gives its members 24 hour access to a fleet

"COMMERCIAL CARD" MEANS THE CORPORATE CARD, U.S. DOLLAR CORPORATE CARD OR ONE CARD ISSUED BY U.S. BANK.

"Insured Person" means: (1) You the Cardholder, who presents himself (herself) in PERSON AT THE RENTAL AGENCY, SIGNS THE RENTAL CONTRACT, DECLINES THE RENTAL AGENCY'S CDW OR ITS EQUIVALENT AND TAKES POSSESSION OF THE RENTAL VEHICLE AND WHO COMPLIES WITH THE TERMS OF THIS POLICY. (2) ANY OTHER PERSON WHO DRIVES THE SAME RENTAL VEHICLE WITH YOUR PERMISSION WHETHER OR NOT SUCH PERSON HAS BEEN LISTED ON THE RENTAL VEHICLE CONTRACT OR YOU SHOULD USE DUE DILIGENCE AND DO ALL THINGS NECESSARY TO AVOID OR REDUCE ANY LOSS OR HAS BEEN IDENTIFIED TO THE RENTAL AGENCY AT THE TIME OF MAKING THE RENTAL, HOWEVER, YOU AND ALL DRIVERS MUST OTHERWISE QUALIFY UNDER AND FOLLOW THE TERMS OF THE RENTAL CONTRACT AND MUST BE LEGALLY LICENSED AND PERMITTED TO DRIVE THE RENTAL VEHICLE UNDER THE LAWS OF THE

IMPORTANT: CHECK WITH YOUR PERSONAL AUTOMOBILE INSURER AND THE RENTAL AGENCY TO ENSURE THAT YOU AND ALL OTHER DRIVERS HAVE ADEQUATE THIRD PARTY LIABILITY COVERAGES, PERSONAL UNITED STATES OR CALL COLLECT (303) 967-1096. THE REPRESENTATIVE WILL ANSWER BEFORE YOU RENT A VEHICLE, FIND OUT IF YOU ARE REQUIRED TO PROVIDE A DEPOSIT IF YOU WISH TO

"Loss of Use" means the amount paid to a Rental Agency to compensate it when a rental

"RENTAL AGENCY" MEANS AN AUTO RENTAL AGENCY LICENSED TO RENT VEHICLES AND WHICH PROVIDES TERMS 'RENTAL COMPANY' AND 'RENTAL AGENCY' REFER TO BOTH TRADITIONAL AUTO RENTAL AGENCIES

"RENTAL AGENCY'S CDW" MEANS AN OPTIONAL COLLISION DAMAGE WAIVER (CDW) OR SIMILAR COVERAGE OFFERED BY CAR RENTAL COMPANIES THAT RELIEVES RENTERS OF FINANCIAL RESPONS IF THE CAR IS DAMAGED OR STOLEN WHILE UNDER RENTAL CONTRACT, RENTAL AGENCY'S CDW IS

DAYS TO 6 MONTHS), TAX-FREE VEHICLE LEASE AGREEMENT WITH A GUARANTEED BUYBACK. THE ROYAL & SUN ALLIANCE COLLISION/LOSS DAMAGE INSURANCE PROGRAM WILL NOT PROVIDE COVERAGE FOR

"TAX-FREE CAR" MEANS A TAX-FREE CAR PACKAGE THAT PROVIDES TOURISTS WITH A SHORT-TERM (17

ELSEWHERE WHERE CARDHOLDERS MAY BE REQUIRED TO ACCEPT CDW), THE ROYAL & SUN ALLIANCE CLD INSURANCE WILL PROVIDE COVERAGE FOR ANY REQUIRED DEDUCTIBLE PROVIDED THAT ALL THE "You"/"Your" MEANS A U.S. BANK VISA\* COMMERCIAL CARD CARDHOLDER WHOSE

NAME IS EMBOSSED ON THE CARD OR WHO IS AUTHORIZED TO USE THE CARD IN ACCORDANCE WITH THE CARDHOLDER AGREEMENT.

# U.S. Bank Visa\* Commercial Card: Auto Rental Collision/Loss Damage Insurance

# Certificate of Insurance

(CDW) OR ITS EQUIVALENT OFFERED BY A RENTAL AGENCY. IT ALSO PROVIDES INSTRUCTIONS ON

OF INSURANCE. THIS CERTIFICATE SHOULD BE KEPT IN A SAFE PLACE AND CARRIED WITH YOU WHEN YOU TRAVEL.

AND DECLINE THE CDW (OR AM EQUIVALENT COVERAGE) OFFERED BY THE RENITAL AGRICULT. THERE IS NO ADDITIONAL CHARGE FOR THE ROYAL & SUN ALLIANCE CLD INSURANCE. THE COVERAGE

D. COVERAGE ACTIVATION

LEAD TO THE COVERAGE ACTIVATION

LEA EFFECTIVE NOVEMBER 1, 2002 ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA (REFERRED TO IN THIS CERTIFICATE AS THE "COMPANY") PROVIDES THE INSURANCE FOR THIS CERTIFICATE

YOU RENT AND OPERATE A RENTAL VEHICLE BUT DO NOT ACCEPT THE COLLISION DAMAGE WAIVER

UNDER POLICY VC200101 (REFERRED TO IN THIS CERTIFICATE AS THE "POLICY"). THIS CERTIFICATE IS NOT A CONTRACT OF INSURANCE. IT CONTAINS ONLY A SUMMARY OF THE PRINCIPAL

ALL BENEFITS ARE SUBJECT IN EVERY RESPECT TO THE POLICY WHICH ALONE CONSTITUTES THE AGREEMENT UNDER WHICH PAYMENTS ARE MADE.

THIS COVERAGE MAY BE CANCELLED, CHANGED OR MODIFIED AT THE OPTION OF THE CARD ISSUER AT THE DAMAGED OR STOLEN RENTAL VEHICLE AS WELL AS VALID LOSS OF USE CHARGES RESULTING FROM

- A. VISA COLLISION/LOSS DAMAGE INSURANCE AT A GLANCE Only the Cardholder may rent a vehicle and decline the Rental Agency's collision DAMAGE WAIVER (CDW) OR AN EQUIVALENT COVERAGE OFFERING. THIS COVERAGE APPLIES ONLY TO THE INSURED PERSON'S PERSONAL AND BUSINESS USE OF THE RENTAL VEHICLE.
- YOUR U.S. BANK VISA\* COMMERCIAL CARD MUST BE IN GOOD STANDING. You must initiate and complete the entire rental transaction with the same U.S. Bank VISA\* COMMERCIAL CARD. THE FULL COST OF THE RENTAL MUST BE CHARGED TO YOUR U.S. BANK VISA\*
- COMMERCIAL CARD TO ACTIVATE COVERAGE. COMMERCIAL CARD TO ALITMATE COVERAGE.

  • COVERAGE IS LIMITED TO ONE RENTAL VEHICLE AT A TIME, I.E., IF DURING THE SAME PERIOD THERE

  4. THE OPERATION OF THE RENTAL VEHICLE AT A RIY TIME DURING WHICH ANY INSURED PERSON IS

  E. COVERAGE TERMINATION IS MORE THAN ONE VEHICLE RENTED BY THE CARDHOLDER, ONLY THE FIRST RENTAL WILL BE ELIGIBLE FOR THESE BENEFITS.
- THE LENGTH OF TIME YOU RENT THE SAME VEHICLE OR VEHICLES MUST NOT EXCEED 48 CONSECUTIVE DAYS. WHICH FOLLOW ONE IMMEDIATELY AFTER THE OTHER. IN ORDER TO BREAK THE CONSECUTIVE DAY CYCLE, A FULL CALENDAR DAY MUST EXIST BETWEEN RENTAL PERIODS. IF THE RENTAL PERIOD EXCEEDS 48 CONSECUTIVE DAYS, COVERAGE WILL NOT BE PROVIDED FROM THE FIRST DAY ONWARDS, I.E., COVERAGE WILL NOT BE PROVIDED FOR EITHER THE FIRST 48 CONSECUTIVE DAYS OR ANY SUBSEQUENT DAYS. COVERAGE MAY NOT BE EXTENDED FOR MORE THAN 48 DAYS BY RENEWING OR TAKING OUT A NEW RENTAL AGREEMENT WITH THE SAME OR ANOTHER RENTAL AGENCY FOR THE
- COVERAGE IS LIMITED TO LOSS/DAMAGE TO. OR THEFT OF A RENTAL VEHICLE ONLY UP TO THE RENTAL. VEHICLE'S ACTUAL CASH VALUE PLUS VALID LOSS OF USE CHARGES.
- INSURANCE COVERAGE DOES NOT PAY FOR THE PREMIUM CHARGED BY THE RENTAL AGENCY FOR THE INSURED PRIVATELY FOR THIRD PARTY LIABILITY. CDW OFFERED BY THE RENTAL AGENCY).
- Most vehicles are covered by the Policy. (A list of vehicles excluded from this coverage IS OUTLINED IN THE SECTION "TYPES OF VEHICLES COVERED"). THE ROYAL & SUN ALLIANCE COLLISION/LOSS DAMAGE INSURANCE PROGRAM WILL PROVIDE COVERAGE TO CARDHOLDERS WHEN THE FULL COST OF EACH RENTAL OF A VEHICLE (PER USE AND

MILEAGE CHARGES) IS PAID FOR USING YOUR U.S. BANK VISA COMMERCIAL CARD AND

THE CAR SHARING PROGRAM'S COLLISION/LOSS DAMAGE INSURANCE IS DECLINED.

- PLEASE READ THIS CERTIFICATE CAREFULLY. IT OUTLINES WHAT COLLISION/LOSS DAMAGE INSURANCE 

  COVERAGE IS AVAILABLE EXCEPT WHERE PROHIBITED BY LAW. IS AND WHAT IS COVERED ALONG WITH THE CONDITIONS UNDER WHICH A PAYMENT WILL BE MADE WHEN 
  • CLAIMS MUST BE REPORTED WITHIN 48 HOURS OF THE LOSS/DAMAGE OCCURRING BY CALLING 1-800-847-2911 (WHEN IN CANADA OR THE UNITED STATES) OR, CALL COLLECT (303) 967-1096

PLEASE READ THE FOLLOWING COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS. ROYAL & SUN ALLIANCE COLLISION/LOSS DAMAGE (CLD) INSURANCE PROVIDES COVERAGE WHEN ALL TERMS PRINTED IN ITALICS ARE DEFINED IN THE "DEFINED TERMS"SECTION OF THIS CERTIFICATE YOU USE YOUR U.S. BANK VISA COMMERCIAL CARD TO PAY IN FULL FOR A RENTAL VEHICLE

> COMPENSATES YOU OR A RENTAL AGENCY FOR LOSS/DAMAGES UP TO THE ACTUAL CASH VALUE OF THE RENTAL VEHICLE AND VALID RENTAL AGENCY LOSS OF USE CHARGES WHEN THE CONDITIONS DESCRIBED BELOW ARE MET.

2. DECLINE THE RENTAL AGENCY'S CDW OPTION OR SIMILAR COVERAGE OFFERED BY THE RENTAL B. COLLISION/LOSS DAMAGE COVERS ROYAL AND SUN ALLIANCE COLLISION/LOSS DAMAGE CLD INSURANCE IS PRIMARY INSURANCE (EXCEPT FOR LOSSES THAT MAY BE WAIVED OR ASSUMED BY THE RENTAL AGENCY OR ITS INSURER, AND IN SUCH CIRCUMSTANCES WHERE LOCAL GOVERNMENT INSURANCE LEGISLATION STATES OTHERWISE) WHICH PAYS THE AMOUNT FOR WHICH YOU ARE LIABLE TO THE RENTAL AGENCY UP TO THE ACTUAL CASH VALUE OF

DAMAGE OR THEFT OCCURRING WHILE YOU ARE THE RENTER OF THE RENTAL VEHICLE. THE LENGTH OF TIME YOU RENT THE SAME VEHICLE OR VEHICLES MUST NOT EXCEED 48 CONSECUTIVE • DAYS. IF YOU RENT THE SAME VEHICLE OR VEHICLES FOR MORE THAN 48 CONSECUTIVE DAYS, NO COVERAGE IS PROVIDED FOR ANY PART OF YOUR RENTAL PERIOD.

THIS COVERAGE DOFS NOT INCLUDE LOSS ARISING DIRECTLY OR INDIRECTLY FROM:

FAILURE, INHERENT VICE OR DAMAGE, INSECTS OR VERMIN;

AND THE U.S. AND BETWEEN CANADA AND THE U.S.

1. A REPLACEMENT VEHICLE FOR WHICH YOUR PERSONAL AUTOMOBILE INSURANCE IS COVERING ALL OR PART OF THE COST OF THE RENTAL; 3. PERSONAL INJURY, AND DAMAGE TO PROPERTY, EXCEPT THE RENTAL VEHICLE ITSELF OR ITS

5. ANY DISHONEST, FRAUDULENT OR CRIMINAL ACT COMMITTED BY ANY INSURED PERSON:

(a) Insured Persons as defined, may operate the rental vehicle; (B) THE RENTAL VEHICLE MAY BE DRIVEN ON PUBLICLY MAINTAINED GRAVEL ROADS; (c) THE RENTAL VEHICLE MAY BE DRIVEN ACROSS PROVINCIAL AND STATE BOUNDARIES IN CANADA

N.B. It must be noted that loss/damage arising while the vehicle is being operated under
This coverage is available on a 24-hour basis unless precluded by law or the coverage is THE CARDHOLDER MUST DECLINE ON THE RENTAL CONTRACT THE CDW OPTION OR ITS EQUIVALENT
 (A) (B) OR (C) ABOVE IS COVERED BY THIS INSURANCE. HOWEVER, THE RENTAL AGSPICY'S THIRD IN VIOLATION OF THE TERMS OF THE RENTAL CONTRACT IN THE JURISDICTION IN WHICH IT WAS FORMEN OFFERED BY THE RENTAL AGENCY. (THE ROYAL & SUN ALLIANCE COLLISION/LOSS DAMAGE PARTY INSURANCE WILL NOT BE IN FORCE AND, AS SUCH, YOU MUST ENSURE THAT YOU ARE ADEQUATELY (OTHER THAN UNDER SECTION B, PART 7 (A) (B) OR (C) ABOVE). (SEE THE SECTION ON "HELPFUL HINTS" FOR TIPS ON LOCATIONS WHERE USE OF THIS COVERAGE

- 8. SEIZURE OR DESTRUCTION UNDER A QUARANTINE OR CUSTOMS REGULATIONS OR CONFISCATED BY ORDER OF ANY GOVERNMENT OR PUBLIC AUTHORITY; 9. TRANSPORTATION OF CONTRABAND OR ILLEGAL TRADE; 10. WAR, HOSTILE OR WARLIKE ACTION, INSURRECTION, REBELLION, REVOLUTION, CIVIL WAR, USURPED G. TYPES OF VEHICLES COVERED
- POWER, OR ACTION TAKEN BY GOVERNMENT OR PUBLIC AUTHORITY IN HINDERING, COMBATTING OR THE TYPES OF RENTAL VEHICLES COVERED INCLUDE: DEFENDING AGAINST SUCH ACTION: ALL CARS, SPORT UTILITY VEHICLES, AND MINI-VANS (DEFINED AS VANS MADE BY AN AUTOMOBILE

1-800-847-2911 (TOLL-FREE FROM THE CONTINENTAL USA AND CANADA)

 A) AIRLINE TICKETS. B) THE CARD CHARGE SLIP FOR THE AIRLINE TICKET;

DUE TO AN ACCIDENTAL INJURY FOR WHICH ACCIDENTAL DISMEMBERMENT AND PARALYSIS BENEFITS ARE PAYABLE, AND THE ATTENDING PHYSICIAN RECOMMENDS THE ATTENDANCE OF AN IMMEDIATE FAMILY MEMBER, BENEFITS WILL BE PAID FOR THE EXPENSES INCURRED BY THE IMMEDIATE FAMILY MEMBER SPOUSE OR DOMESTIC PARTNER, PARENTS, CHILDREN, BROTHERS, SISTERS OR GRANDPARENTS OF THE INSURED IN A RELATIONSHIP OF A CONJUGAL NATURE WHICH HAS BEEN PUBLICLY RECOGNIZED AS SUCH

INSURED IS IN A COMA. IF THE INSURED HAS MULTIPLE LOSSES AS THE RESULT OF ONE ACCIDENT, THE A DRIVER, PILOT OR CREW MEMBER; SICKNESS OR DISEASE; THE INSURED'S PARTICIPATION IN A CRIMINAL COMPANY WILL PAY THE SINGLE LARGEST BENEFIT APPLICABLE TO THE LOSSES INCURRED. IN NO EVENT OFFENCE OR A RIOT, OR COMMISSION OF OR ATTEMPT TO COMMIT A FELONY, ACTIVE FULL-TIME SERVICE

MANUEACTIDED AND CLASSIFIED BY THE MANUEACTURER OR A GOVERNMENT AUTHORITY AS MINI-VANS MADE POLICE REPORT, WHEN AVAILABLE: TO TRANSPORT A MAXIMUM OF EIGHT (8) PEOPLE INCLUDING THE DRIVER AND WHICH ARE USED EXCLUSIVELY . COPY OF YOUR BILLING OR PRE-BILLING STATEMENT IF ANY REPAIR CHARGES WERE BILLED TO YOUR FOR THE TRANSPORTATION OF PASSENGERS AND THEIR LUGGAGE) EXCEPT THOSE EXCLUDED BELOW.

VANS, CARGO VANS OR MINI CARGO VANS (OTHER THAN MINI-VANS AS DESCRIBED ABOVE);

2. TRUCKS, PICK-UP TRUCKS OR ANY VEHICLE THAT CAN BE SPONTANEOUSLY RECONFIGURED INTO A LIMOUSINES; ROADS UNLESS USED TO INGRESS AND EGRESS PRIVATE PROPERTY;

MOTORCYCLES, MOPEDS OR MOTOR BIKES; TRAILERS, CAMPERS, RECREATIONAL VEHICLES OR VEHICLES NOT LICENSED FOR ROAD USE; VEHICLES TOWING OR PROPELLING TRAILERS OR ANY OTHER ORIECT:

9. ANY VEHICLE WITH A MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP) EXCLUDING ALL TAXES, OVER SIXTY-FIVE THOUSAND DOLLARS (\$65,000) CANADIAN, AT THE TIME AND PLACE 10, EXOTIC VEHICLES, MEANING VEHICLES SUCH AS ASTON MARTIN, BENTLEY, BRICKLIN, DAIMLER. DELOREAN, EXCALIBUR, FERRARI, JENSEN, LAMBORGHINI, LOTUS, MASERATI, PORSCHE, ROLLS

11. ANY VEHICLE WHICH IS EITHER WHOLLY OR IN PART HAND MADE, HAND FINISHED OR HAS A LIMITED PRODUCTION OF UNDER 2,500 VEHICLES PER YEAR: 12. ANTIQUE VEHICLES, MEANING A VEHICLE OVER TWENTY (20) YEARS OLD OR WHICH HAS NOT BEEN MANUFACTURED FOR TEN (10) YEARS OR MORE;

LUXURY VEHICLES SUCH AS BMW, CADILLAC, LINCOLN AND MERCEDES BENZ ARE COVERED AS LONG AS THEY MEET THE ABOVE REQUIREMENTS. IN THE EVENT OF AN ACCIDENT/THEFT

YOUR QUESTIONS AND SEND YOU A CLAIM FORM. DECIDE WITH THE RENTAL AGENT WHICH ONE OF YOU WILL MAKE THE CLAIM. IF THE RENTAL AGENT DECIDES TO SETTLE THE CLAIM DIRECTLY, COMPLETE THE ACCIDENT REPORT CLAIM FORM AND ASSIGN THE RIGHT FOR THE RENTAL AGENCY TO MAKE THE CLAIM ON YOUR RENTAL AGENCIES IN SOME COUNTRIES MAY RESIST YOUR DECLINING THEIR CDW COVERAGE. THESE BEHALF ON THE CLAIM FORM OR OTHER AUTHORIZED FORMS. IT IS IMPORTANT TO NOTE THAT YOU REMAIN RESPONSIBLE FOR THE LOSS/DAMAGE AND THAT YOU MAY BE CONTACTED IN THE FUTURE TO BE REQUIRED IN SOME INSTANCES. (IF YOU HAVE ANY QUESTIONS, ARE HAVING ANY DIFFICULTIES,

 If You will be making the claim, You must call the claims administrator within 48 MUCH DOCUMENTATION, REQUESTED BELOW, AS POSSIBLE WITHIN 45 DAYS OF DISCOVERING THE LOSS/DAMAGE. YOU WILL NEED TO PROVIDE ALL DOCUMENTATION WITHIN 90 DAYS OF THE DATE OF DAMAGE OR THEFT TO THE CLAIMS ADMINISTRATOR AT THE ADDRESS PROVIDED BELOW.

YOUR VISA SALES DRAFT SHOWING THAT THE RENTAL WAS PAID IN FULL WITH THE VISA CARD, OR

THE VISA SALES DRAFT SHOWING THE BALANCE OF CHARGES FOR THE RENTAL IF A POINTS PROGRAM

- WAS USED TO PAY FOR PART OF THE RENTAL: THE ORIGINAL COPY OF BOTH SIDES OF THE VEHICLE RENTAL AGREEMENT : ACCIDENT OR DAMAGE REPORT, IF AVAILABLE;
- THE ITEMIZED REPAIR BILL, OR IF NOT AVAILABLE, A COPY OF THE ESTIMATE;

THE FOLLOWING CLAIM DOCUMENTATION IS REQUIRED:

THE CLAIM FORM, COMPLETED AND SIGNED;

PROVIDED ABOVE).

PROCEDURES OUTLINED IN THE CERTIFICATE ARE FOLLOWED AND THE RENTAL AGENCY'S DEDUCTIBLE WAIVER HAS BEEN DECLINED ON THE RENTAL CONTRACT.

The Travel Assistance Centre is a central source for: • emergency assistance • claims assistance • international travel information The Travel Assistance Centre is not: • an insurance company • a travel company • a direct provider of medical or legal services. FLIGIBLE USERS

THE TRAVEL ASSISTANCE CENTRE PROVIDES THE BENEFITS DESCRIBED IN THE FOLLOWING SECTIONS TO IF YOU ARE AWAY FROM HOME AND HAVE AN UNEXPECTED NEED FOR PRESCRIPTION MEDICATION, CALL COMMERCIAL CARDHOLDERS. COMMERCIAL CREDIT CARD ACCOUNTS MAY INCLUDE CORPORATE CARD, THE TRAVEL ASSISTANCE CENTRE WITH AS MUCH INFORMATION AS YOU CAN PROVIDE (SUCH AS NAME OF

THE TRAVEL ASSISTANCE CENTRE OPERATES 24 HOURS, EVERY DAY, SERVICE IS AVAILABLE IN MANY. THE COST OF FILLING THE PRESCRIPTION WILL BE PROCESSED AS A PURCHASE TO YOUR CARD ACCOUNT LANGUAGES. THE CENTRE ACCEPTS CALLS WITHOUT CHARGE TO YOU, VIA A 1-800 NUMBER, WHERE AVAILABLE, OR BY ACCEPTING YOUR CALL, COLLECT, FROM VIRTUALLY ANYWHERE IN THE WORLD. † VALUABLE DOCUMENTS DELIVERY THE NUMBERS ARE:

In CANADA AND THE U.S.: 1-800-847-2911 ALL OTHER LOCATIONS (COLLECT): (303) 967-1096

†AT THE TIME OF THIS PRINTING, THE TRAVEL ASSISTANCE CENTRE IS UNABLE TO PROVIDE SERVICE COURIER, PROVIDED THERE IS SOMEONE AT YOUR HOME OR OFFICE TO LOCATE THE DOCUMENTS. due to local conditions in Afghanistan, Belize, Bosnia, Bhutan, El Salvador, Guyana, Kampuchea, Lebanon, Liberia and Somalia. The Travel Assistance Centre may designate

### IDENTIFICATION

To use most Travel Assistance Centre services, you must identify yourself as a Commercial CARDHOLDER. IF YOU HAVE YOUR CARD NUMBER, BE PREPARED TO GIVE IT TO THE TRAVEL ASSISTANCE CENTRE REPRESENTATIVE. IF YOU HAVE LOST YOUR CARD, YOU MAY BE ASKED TO PROVIDE OTHER INFORMATION TO HELP THE TRAVEL ASSISTANCE CENTRE ENSURE THAT YOU ARE ELIGIBLE FOR THE SERVICE AND TO AVOID POSSIBLE FRAUDULENT ACCESS TO YOUR CARD ACCOUNT.

THE TRAVEL ASSISTANCE CENTRE PROVIDES THE BENEFITS DESCRIBED IN THIS DOCUMENT, AS LONG EMERGENCY CASH AS YOUR ACCOUNT IS IN GOOD STANDING AND YOU PROPERLY IDENTIFY YOURSELF AS A COMMERCIAL CARDHOLDER. THE TRAINED REPRESENTATIVES AT THE TRAVEL ASSISTANCE CENTRE WILL EXERCISE THEIR OF INSURERS, VISA MEMBER FINANCIAL INSTITUTIONS, MEDICAL, LEGAL OR TRAVEL PROFESSIONALS, AND OTHER OUTSIDE PARTIES TO ASSIST YOU. THE TRAVEL ASSISTANCE CENTRE CANNOT ACCEPT RESPONSIBILITY FOR THE ACTUAL PERFORMANCE OF ANY PERSON OR COMPANY BROUGHT INTO THE

### EMERGENCY MESSAGE SERVICE

THE TRAVEL ASSISTANCE CENTRE PROVIDES AN EMERGENCY TELEPHONE MESSAGE SERVICE FOR YOU WHEN YOU HAVE UNEXPECTED CHANGES IN TRAVEL PLANS OR WHEN OTHER CIRCUMSTANCES MAKE IT DIFFICULT TO CONTACT FAMILY, FRIENDS OR ASSOCIATES.

YOU CAN LEAVE AN EMERGENCY MESSAGE WITH THE TRAVEL ASSISTANCE CENTRE AND ASK THE CENTRE TO ATTEMPT TO REACH THE INTENDED PERSON BY TELEPHONE, TO PASS ALONG YOUR MESSAGE. AS AM DELAYED/LOST LUGGAGE ASSISTANCE ALTERNATIVE, YOU CAN INSTRUCT THE INTENDED PERSON TO CHECK THE TRAVEL ASSISTANCE CENTRE FOR END YOU WITH THE TRAVEL ASSISTANCE CENTRE

THERE IS NO EXTRA CHARGE FOR THIS SERVICE

PRESCRIPTION ASSISTANCE

THE MEDICATION, WHETHER YOU HAVE AN EXISTING PRESCRIPTION FOR IT AT HOME OR AT A PHARMACY NEAR YOUR HOME, AND NAME OF YOUR DOCTOR). THE TRAVEL ASSISTANCE CENTRE WILL ATTEMPT TO HAVE THE PRESCRIPTION FILLED AT A PHARMACY NEAR YOUR CURRENT LOCATION.

COURIER COMPANY SERVING YOUR LOCATION.

### LOST OR STOLEN CARD REPORTING & REPLACEMENT

IF YOU HAVE LOST YOUR CARD AND CANNOT CALL THE LOST/STOLEN CARD NUMBER SHOWN ON YOUR "IMPORTANT TELEPHONE NUMBERS" CARD, YOU CAN CALL THE TRAVEL ASSISTANCE CENTRE. THE CENTRE WILL ACCEPT YOUR REPORT AND WILL MAKE ARRANGEMENTS FOR A REPLACEMENT CARD TO BE ISSUED TO YOU. IF YOU REQUIRE AN EMERGENCY REPLACEMENT CARD, ADVISE THE TRAVEL ASSISTANCE CENTRE, AND THEY WILL ARRANGE FOR A CARD TO BE SENT TO YOU WITHIN ONE BUSINESS DAY, VIRTUALLY ANYWHERE IN THE WORLD.

IF YOU REQUIRE EMERGENCY CASH BECAUSE YOU HAVE LOST YOUR CARD, THE TRAVEL ASSISTANCE 

• EMERGENCY PURCHASES INSURANCE BEST EFFORTS ON YOUR BEHALF. IN CASES WHERE APPROPRIATE, THEY WILL UTILIZE THE RESOURCES CENTRE CAN ARRANGE FOR UP TO \$5,000 (IN THE CURRENCY OF YOUR CARD) TO BE MADE AVAILABLE • AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE TO YOU. THE AMOUNT REQUESTED WILL BE PROCESSED AS A CASH ADVANCE TO YOUR CARD ACCOUNT. • TRAVEL ACCIDENT INSURANCE

## EMERGENCY TICKET/LOST TICKET

IF YOU LOSE YOUR AIRLINE, TRAIN, BUS, SHIP OR OTHER "COMMON CARRIER" TICKET, THE TRAVEL SHOULD YOU REQUIRE ANY INFORMATION REGARDING CLAIMS UNDER THESE INSURANCE PLANS, CALL ASSISTANCE CENTRE CAN ARRANGE FOR A REPLACEMENT TO BE AVAILABLE FOR YOU AT A TERMINAL THE TRAVEL ASSISTANCE CENTRE. OR TICKET OFFICE. THE COST OF THE REPLACEMENT TICKET WILL BE PROCESSED AS A PURCHASE TO

IF YOU REQUIRE IT, AT NO CHARGE.

MESSAGES FROM YOU. YOUR FAMILY, FRIENDS OR ASSOCIATES CAN ALSO LEAVE EMERGENCY MESSAGES IF YOUR LUGGAGE IS LOST BY A CARRIER (SUCH AS AIRLINE, TRAIN, BUS OR SHIP), AND THE CARRIER • CURRENCY RATES OF EXCHANGE; IS UNABLE TO LOCATE YOUR LUGGAGE AFTER YOU REQUEST THEM TO DO SO, YOU CAN CALL THE TRAVEL • IMMUNIZATION & VISA REQUIREMENTS

> THE TRAVEL ASSISTANCE CENTRE CAN FOLLOW-UP WITH THE CARRIER ON YOUR BEHALF. THE CENTRE CAN ALSO ARRANGE FOR REPLACEMENT ITEMS TO BE SENT TO YOU, PROVIDED THERE IS SOMEONE AT YOUR THERE IS NO CHARGE TO CALL THE TRAVEL ASSISTANCE CENTRE. HOME OR OFFICE TO LOCATE AND PACK THE ITEMS. IF YOU REQUIRE EMERGENCY CASH AS A RESULT OF YOU MAY TELEPHONE THE TRAVEL ASSISTANCE CENTRE AT: LOST OR DELAYED LUGGAGE, THE TRAVEL ASSISTANCE CENTRE CAN ARRANGE TO HAVE A CASH ADVANCE IN CANADA AND THE U.S.: 1-800-847-2911 PROCESSED TO YOUR CARD AND TO HAVE THE CASH DELIVERED TO YOU.

THE COST OF SENDING REPLACEMENT ITEMS WILL BE YOUR RESPONSIBILITY. THERE IS NO CHARGE FOR

IF YOU ARE TRAVELLING BY AIR AND YOUR CHECKED LUGGAGE IS DELAYED FOR MORE THAN FOUR HOURS. YOU MAY BE ELIGIBLE TO PURCHASE ESSENTIAL CLOTHING AND TOILETRIES AND RECEIVE REIMBURSEMENT AS OUTLINED IN THE EMERGENCY PURCHASES INSURANCE CERTIFICATE. YOU SHOULD CALL THE TRAVEL Assistance Centre if you wish to make a claim under this insurance.

### LEGAL ASSISTANCE & BAIL

IF YOU ARE ARRESTED OR DETAINED, INVOLVED IN AN AUTOMOBILE ACCIDENT, COMMIT A CIVIL OR IF YOU HAVE LEFT VALUABLE DOCUMENTS BEHIND (SUCH AS PASSPORT, VISA, BIRTH CERTIFICATE OR CRIMINAL OFFENSE, OR OTHERWISE ARE IN NEED OF LEGAL ASSISTANCE, THE TRAVEL ASSISTANCE CENTRE DRIVER'S LICENSE), THE TRAVEL ASSISTANCE CENTRE CAN ARRANGE TO HAVE THEM DELIVERED TO YOU BY WILL PROVIDE YOU WITH THE NAME(S) OF LOCAL ATTORNEYS, CANADIAN EMBASSIES OR CONSULATES. THE FINAL SELECTION OF ANY LEGAL SERVICE PROVIDER IS YOUR RIGHT AND RESPONSIBILITY.

COURIER EXPENSES ARE YOUR RESPONSIBILITY; THEY MAY BE CHARGED TO YOUR CARD OR PAID DIRECTLY IN SUCH A CASE, THE TRAVEL ASSISTANCE CENTRE WILL MAINTAIN CONTACT WITH YOU UNTIL YOU HAVE BY YOU ON RECEIPT OF THE PACKAGE, DEPENDING ON THE ARRANGEMENTS OFFERED BY THE PARTICULAR OBTAINED ADEQUATE COUNSEL. IF YOU REQUEST IT, THE TRAVEL ASSISTANCE CENTRE WILL ESTABLISH AND MAINTAIN COMMINICATION WITH YOUR RELATIVES. ERIENDS OR RUSINESS ASSOCIATES

> IF YOU DO NOT HAVE SUFFICIENT FUNDS TO ARRANGE A RAIL ROND OR PAY OTHER LEGAL EXPENSES. THE TRAVEL ASSISTANCE CENTRE CAN PROCESS A CASH ADVANCE TO YOUR CARD ACCOUNT AND TRANSMIT

THE INFORMATION AND ASSISTANCE DESCRIBED ARE PROVIDED AT NO EXTRA COST TO YOU. ANY COSTS ASSOCIATED WITH LEGAL COUNSEL, FINES, BAIL, COURT COSTS OR DAMAGES ARE YOUR RESPONSIBILITY.

### INSURANCE CLAIMS ASSISTANCE

THE FOLLOWING INSURANCE PLANS ARE INCLUDED WITH YOUR PROGRAM:

- Hotel & Motel Burglary Insurance
- Missed Connection, Denied Boarding, & Flight Departure Delay Insurance.

### PRF-TRIP INFORMATION

THE TRAVEL ASSISTANCE CENTRE WILL ALSO HELP YOU WITH LOST TICKET REIMBURSEMENT PROCEDURES, YOU ARE INVITED TO CALL THE TRAVEL ASSISTANCE CENTRE FOR INFORMATION WHICH MAY BE OF ASSISTANCE IN PLANNING A TRIP. AVAILABLE INFORMATION FOR MOST COUNTRIES INCLUDES:

- HEALTH PRECAUTIONS AS SPECIFIED BY THE WORLD HEALTH ORGANIZATION
- WEATHER REPORTS FOR MAJOR CITIES:
- INFORMATION REGARDING THE AVAILABILITY OF SPECIALIZED MEDICAL EQUIPMENT, FACILITIES AND

ALL OTHER LOCATIONS (COLLECT): (303) 967-1096

QUESTIONS AND ANSWERS ON U.S. BANK VISA COMMERCIAL CARD TRAVEL ASSISTANCE

- 1. Q. WHAT IS THE TRAVEL ASSISTANCE CENTRE?
- . THE TRAVEL ASSISTANCE CENTRE IS A CENTRAL SOURCE FOR ASSISTANCE AND INFORMATION 2. O. WHO CAN USE THE TRAVEL ASSISTANCE CENTRE?
  - A. YOU, AS A COMMERCIAL CARDHOLDER, HAVE FULL PRIVILEGES TO TAKE ADVANTAGE OF THE SERVICES OFFERED BY THE TRAVEL ASSISTANCE CENTRE.
  - 3. Q. WHAT DOES THE TRAVEL ASSISTANCE CENTRE DO? A. THE CENTRE PROVIDES ASSISTANCE AND INFORMATION TO COMMERCIAL CARDHOLDERS BY:
  - OPERATING 24 HOURS, EVERY DAY OF THE YEAR; Accepting your telephone calls toll-free via 1-800-847-2911 and/or accepting Collect calls (303) 967-1096 from virtually anywhere in the world (see list of Access Exclusions);
  - PROVIDING MULTILINGUAL, TRAINED REPRESENTATIVES TO ANSWER YOUR CALLS AND TAKE APPROPRIATE ACTION; COORDINATING THE ACTIONS OF LEGAL AND/OR TRAVEL AUTHORITIES WHERE APPROPRIATE ON
  - YOUR BEHALF: USING THE WORLDWIDE NETWORK OF VISA MEMBER FINANCIAL INSTITUTIONS TO HELP PROVIDE
  - PROMPT ASSISTANCE WHEN NEEDED; PROVIDING ASSISTANCE TO CORPORATE CARDHOLDERS IN MAKING CLAIMS WITH CERTAIN OF
  - THE INSURANCE COMPANIES WHO PROVIDE COVERAGE UNDER THE U.S. BANK VISA COMMERCIAL PROGRAM.
  - 4. Q. DO L HAVE TO PAY FOR SERVICES PROVIDED BY THE TRAVEL ASSISTANCE CENTRE?
  - A. NOT IN MOST CASES. THE BASIC SERVICES (SUCH AS 24-HOUR TOLL-FREE LINES ANSWERED BY IN SOME CASES WHERE PARTICULAR EXPENSES ARE INCURRED ON YOUR BEHALF, YOU WILL BE EXPECTED TO PAY THESE COSTS. SUCH CIRCUMSTANCES ARE DESCRIBED IN MORE DETAIL IN THE
  - CERTIFICATE ABOVE. THEY INCLUDE ITEMS SUCH AS COURIER COSTS FOR FORGOTTEN VALUABLE DOCUMENTS, THE COST OF REPLACING PRESCRIPTIONS, AND COSTS FOR LEGAL COUNSEL OR BAIL. 5. Q. HOW DO I DECIDE WHETHER TO CALL MY CARD CENTRE OR THE TRAVEL ASSISTANCE CENTRE? A. YOUR CARD CENTRE IS THE PLACE TO CALL FOR INFORMATION ON YOUR CARD ACCOUNT AND

AS THE ISSUER OF YOUR CARD, YOUR CARD CENTRE'S SPECIAL LOST/STOLEN CARD NUMBER IS ALSO YOUR FIRST CHOICE TO CALL IF YOU LOSE YOUR CARD. THE CARD CENTRE CAN TAKE THE FASTEST ACTION TO PROTECT YOUR ACCOUNT AGAINST FRAUDULENT USE AND TO ISSUE A NEW CARD. (IF YOU CANNOT CALL THIS SPECIAL NUMBER FOR ANY REASON, YOU CAN CALL THE TRAVEL ASSISTANCE CENTRE TO REPORT YOUR CARD AS LOST OR STOLEN.)

TRAVEL ASSISTANCE CENTRE IS THE PLACE TO TELEPHONE FOR EMERGENCY ASSISTANCE, WHILE AWAY FROM HOME, INVOLVING MEDICAL, LEGAL, OR TRAVEL PROBLEMS, DELAYED OR LOST LUGGAGE, EMERGENCY CASH, TRAVEL TICKET REPLACEMENT, AND FORGOTTEN PRESCRIPTIONS OR DOCUMENTS. THE TRAVEL ASSISTANCE CENTRE IS ALSO YOUR PRIMARY CONTACT FOR CLAIMS ASSISTANCE, WHEN YOU NEED TO CLAIM ON CERTAIN OF THE INSURANCE POLICIES UNDER THE U.S. BANK VISA COMMERCIAL PROGRAM. INTERNATIONAL TRAVEL INFORMATION AND 24-HOUR EMERGENCY MESSAGE SERVICES ARE ALSO PROVIDED

# U.S. Bank Visa\* Commercial Card: Hotel/Motel Burglary Insurance

Important:
Please read this Certificate of Insurance carefully, keep it in a safe place and carry it with you when you travel.

### GENERAL INFORMATION

POLICY") ISSUED BY ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA TO U.S. BANK BY EACH PARTY. PROVIDES HOTEL & MOTEL BURGLARY INSURANCE FOR YOU. SOME OF THE TERMS OF THE MASTER POLICY ARE SUMMARIZED IN THIS CERTIFICATE OF INSURANCE. THIS CERTIFICATE IS SUBJECT IN EXCLUSIONS EVERY RESPECT TO THE MASTER POLICY. IN CASE OF A DISCREPANCY BETWEEN THIS CERTIFICATE AND THE MASTER POLICY, THE MASTER POLICY WILL PREVAIL.

COVERAGE INQUIRIES OR CLAIM SERVICES CAN BE OBTAINED BY CONTACTING ROYAL & SUN ALLIANCE A) THE LOSS OF CASH:

1-800-847-2911, FROM CANADA AND THE CONTINENTAL USA, OR

## WHEN DOES COVERAGE REGIN

COVERAGE BEGINS AT THE ACTUAL TIME YOU CHECK INTO YOUR HOTEL OR MOTEL ROOM, PROVIDED THAT YOUR HOTEL OR MOTEL ROOM WAS RESERVED WITH, OR PAID FOR WITH, YOUR CARD. AN EXTENDED 1. IF YOU DISAGREE WITH OUR CLAIM DECISION, THE MATTER MUST BE SUBMITTED TO ARBITRATION OF THE DATE OF LOSS, TO:

### UNINTERRUPTED STAY WILL BE CONSIDERED PART OF THE TRIP. WHEN DOES COVERAGE END

COVERAGE ENDS ON THE EARLIEST OF:

- THE TIME YOU CHECK OUT OF YOUR HOTEL OR MOTEL: 8) YOUR RETURN DATE;
- D) THE DATE ON WHICH YOUR CARD IS CANCELLED:
- E) THE DATE ON WHICH THE BALANCE OF YOUR CARD IS 60 DAYS PAST DUE; THE DATE ON WHICH THE MASTER POLICY TERMINATES; OR

WE WILL REIMBURSE YOU TO A MAXIMUM OF \$2,500 FOR THE DAMAGE TO OR THE LOSS OF PERSONAL COMMERCIAL CARD. ITEMS RESULTING FROM THE BURGLARY OF YOUR HOTEL OR MOTEL ROOM WHEN YOU ARE A REGISTERED GUEST OF THE HOTEL OR MOTEL. IF THERE IS MORE THAN ONE INDIVIDUAL MAKING A CLAIM OTHER "COMMERCIAL CARD" MEANS THE CORPORATE CARD, U.S. DOLLAR CORPORATE CARD OR ONE CARD THAN YOURSELF UNDER THIS CERTIFICATE, THE MAXIMUM PAYABLE UNDER THIS CERTIFICATE IS \$2,500 ISSUED BY U.S. BANK AGGREGATE PER ANY ONE BURGLARY OCCURRENCE.

# WE WILL PAY THE LESSER OF THE FOLLOWING AMOUNTS:

A) \$2 500 AGGREGATE PER BURGLARY OCCURRENCE; B) THE ACTUAL REPLACEMENT VALUE OF THE PROPERTY, AT THE TIME OF LOSS OR DAMAGE;

QUALITY IF AN IDENTICAL REPLACEMENT CANNOT REASONABLY BE OBTAINED;

YOU BY ANY OTHER PARTY FOR THE LOSS. IF YOU ARE ELIGIBLE, FROM ANY OTHER PARTY, FOR BENEFITS SIMILAR TO THE BENEFITS PROVIDED UNDER THIS INSURANCE, THE TOTAL BENEFITS PAID TO YOU BY ALL PARTIES CANNOT EXCEED THE ACTUAL EXPENSE WHICH YOU HAVE INCURRED. WE WILL COORDINATE THE PAYMENT OF BENEFITS WITH ALL PARTIES FROM WHOM YOU ARE ELIGIBLE FOR BENEFITS SIMILAR WE CERTIFY THAT EFFECTIVE JANUARY 1, 2001, MASTER POLICY PSIO18511105, (THE "MASTER" TO THOSE PROVIDED UNIDER THIS INSURANCE, TO A MAXIMUM OF THE LARGEST AMOUNT SPECIFIED

THIS INSURANCE DOES NOT COVER ANY LOSS ARISING FROM OR RELATED TO:

- B) WAR (DECLARED OR NOT), ACT OF FOREIGN ENEMIES OR REBELLION; c) YOUR COMMISSION OF A CRIMINAL ACT OR YOUR DIRECT OR INDIRECT ATTEMPT TO COMMIT A
- CRIMINAL ACT; OR D) YOUR FAILURE TO TAKE REASONABLE PRECAUTIONS TO SAFEGUARD YOUR POSSESSIONS, (SUCH AS USING A SUPPLIED ROOM SAFE OR THE HOTEL SAFE), OR SECURE YOUR HOTEL OR MOTEL ROOM.

# CONDITIONS

UNDER THE ARBITRATION LAW IN THE CANADIAN PROVINCE OR TERRITORY IN WHICH THIS CERTIFICATE WAS ISSUED. ARBITRATION PROCEEDINGS MUST BE COMMENCED WITHIN 12 MONTHS OF THE OCCURRENCE ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA WHICH GIVES RISE TO THE CLAIM. IF, HOWEVER, THIS LIMITATION IS INVALID ACCORDING TO THE LAWS OF ATTN: CLAIMS MANAGEMENT SERVICES THE PROVINCE OR TERRITORY WHERE THIS CERTIFICATE WAS ISSUED, YOU MUST COMMENCE YOUR CLAIM WITHIN THE TIME LIMIT PERMITTED BY THE LAWS OF THAT PROVINCE OR TERRITORY. 2. Amounts shown throughout this certificate are in the currency of the card issued to YOU. PAYMENTS AND REIMBURSEMENTS ARE IN CANADIAN DOLLARS. IF CURRENCY CONVERSION IS LSK 2S9

G) THE DATE ON WHICH U.S. BANK RECEIVES WRITTEN NOTICE FROM YOU THAT YOU CHOOSE "BURGLARY"MEANS THE LOSS OF OR DAMAGE TO YOUR PERSONAL PROPERTY AS A RESULT OF FELONIOUS ENTRY INTO THE HOTEL OR MOTEL ROOM FOR WHICH THERE ARE VISIBLE SIGNS OF FORCE MADE BY TOOLS, A) CHARGE SLIP FOR THE HOTEL OR MOTEL ROOM; EXPLOSIVES, ELECTRICITY OR CHEMICALS.

NECESSARY, WE WILL USE THE EXCHANGE RATE ON THE DATE THE LAST SERVICE WAS RENDERED TO YOU.

"CARDHOLDER" MEANS THE PERSON WHOSE NAME IS EMBOSSED ON THE U.S. BANK VISA" D) THE HOTEL OR MOTEL BURGLARY REPORT; AND

"DEPENDENT CHILD" MEANS THE CARDHOLDER'S DEPENDENT UNMARRIED NATURAL, ADOPTED OR FOSTER CHILD WHO IS UNDER THE CARDHOLDER'S CARE, RESIDES IN THE SAME HOUSEHOLD AS THE CARDHOLDER AND TRAVELS WITH THE CARDHOLDER, AND WHO IS:

- c) THE AMOUNT FOR WHICH THE PROPERTY COULD BE REPLACED WITH PROPERTY OF LIKE KIND AND B) UNDER 26 YEARS OF AGE AND A FULL-TIME UNIVERSITY OR COLLEGE STUDENT; OR

C) MENTALLY OR PHYSICALLY HANDICAPPED AND INCAPABLE OF SELF-SUSTAINING EMPLOYMENT AND D) THE AMOUNT FOR WHICH THE PROPERTY COULD BE REPAIRED TO ITS CONDITION PRIOR TO THE

"SPOUSE" MEANS THE PERSON WHO IS LEGALLY MARRIED TO YOU, OR HAS BEEN LIVING IN A CONJUGAL ALL TERMS PRINTED IN ITALICS ARE DEFINED IN THE "TERMS DEFINED" SECTION OF THIS CERTIFICATE ALL BENEFITS PAYABLE TO YOU UNDER THE MASTER POLICY ARE IN EXCESS OF THE AMOUNTS PAYABLE TO RELATIONSHIP WITH YOU FOR A CONTINUOUS PERIOD OF AT LEAST ONE YEAR, AND WHO RESIDES IN THE

- A) THE PERSON TO WHOM U.S. BANK HAS ISSUED THE CARD:
- B) HIS/HER SPOUSE, AND C) HIS/HER DEPENDENT CHILD WHEN THE DEPENDENT CHILD TRAVELS WITH THE PERSON TO WHOM

"WE", "US" AND "OUR" REFERS TO ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, (THE "INSURER")

U.S. BANK HAS ISSUED THE CARD, OR THE LATTER'S SPOUSE WHO RESIDES IN CANADA

# CLAIMS PROCEDURES

NOTICE OF CLAIM MUST BE PROVIDED TO ROYAL & SUN ALLIANCE WITHIN (FORTY EIGHT) 48 HOURS AFTER THE OCCURRENCE OR COMMENCEMENT OF ANY LOSS COVERED BY THIS CERTIFICATE OF INSURANCE OR AS SOON THEREAFTER AS IS REASONABLY POSSIBLE BY TELEPHONE AT 1-800-847-2911 FROM CANADA AND THE CONTINENTAL U.S.A. PLEASE SUBMIT YOUR CLAIM DOCUMENTS WITHIN 30 DAYS

SHERIDAN INSURANCE CENTRE 2225 ERIN MILLS PARKWAY, SUITE 1000

1-800-847-2911 (TOLL-FREE FROM THE CONTINENTAL USA AND CANADA)

THE FOLLOWING ORIGINAL DOCUMENTS MUST ACCOMPANY YOUR CLAIM:

(303) 967-1096 (COLLECT FROM OTHER LOCATIONS )

- B) PROOF THE HOTEL OR MOTEL ROOM WAS RESERVED, BOOKED AND PAID FOR USING YOUR CARD;
- A POLICE REPORT THAT CONFIRMS FORCED ENTRY;

# U.S. Bank Visa\* Commercial Card: Flight Delay Insurance

# Please read this Certificate of Insurance carefully, keep it in a safe place and carry it with you when you travel.

# OF INSURANCE.

GENERAL INFORMATION

MASTER POLICY WE CERTIFY THAT EFFECTIVE JANUARY 1, 2001, MASTER POLICY PSI018511105, (THE MASTER DENIED BOARDING AND FLIGHT DEPARTURE DELAY.

COVERAGE INQUIRIES OR CLAIM SERVICES CAN BE OBTAINED BY CONTACTING ROYAL & SUN ALLIANCE

### 1-800-847-2911, FROM CANADA AND THE CONTINENTAL USA, OR (303) 967-1096, COLLECT FROM ALL OTHER LOCATIONS

WHEN DOES COVERAGE BEGIN Provided the full cost of your airline ticket issued by an air carrier was charged to your CARD AND YOU HAVE CHECKED IN WITH THE AIR CARRIER, YOUR COVERAGE BEGINS AS FOLLOWS:

MISSED CONNECTION - COVERAGE BEGINS FOUR HOURS AFTER THE AIR CARRIER'S AIRCRAFT HAS ARRIVED AT A CONNECTING POINT FOR YOUR FLIGHT WHEN DUE, TO THE DELAY OF YOUR INCOMING FLIGHT, YOU 1. ALL BENEFITS PAYABLE TO YOU UNDER ANY OF OUR POLICIES ARE IN EXCESS OF THE BENEFITS MISS A CONFIRMED ONWARD CONNECTING FLIGHT AND NO ALTERNATIVE ONWARD TRANSPORTATION IS MADE AVAILABLE TO YOU BY THE AIR CARRIER WITHIN FOUR HOURS OF THE SCHEDULED DEPARTURE TIME

TRANSPORTATION IS MADE AVAILABLE TO YOU BY THE AIR CARRIER WITHIN FOUR HOURS OF THE 2. IF YOU DISAGREE WITH OUR CLAIM DECISION, THE MATTER WILL BE SUBMITTED TO ARBITRATION SCHEDULED DEPARTURE TIME OF THE ORIGINAL FLIGHT. DENIED BOARDING - COVERAGE BEGINS FOUR HOURS AFTER YOU HAVE BEEN DENIED BOARDING OF THE AIRCRAFT DUE TO OVERBOOKING ON YOUR CONFIRMED SCHEDULED FLIGHT WHEN, NO ALTERNATIVE

TRANSPORTATION IS MADE AVAILABLE TO YOU BY THE AIR CARRIER WITHIN FOUR HOURS OF THE

DELAYED FLIGHT DEPARTURE - COVERAGE BEGINS FOUR HOURS AFTER THE SCHEDULED DEPARTURE

TIME OF YOUR CONFIRMED SCHEDULED FLIGHT WHEN SUCH FLIGHT IS DELAYED AND NO ALTERNATIVE

# WHEN DOES COVERAGE END

SCHEDULED DEPARTURE TIME OF THE ORIGINAL FLIGHT.

- COVERAGE ENDS ON THE EARLIEST OF: A) 48 HOURS AFTER THE TIME YOU TAKE ANY ALTERNATIVE TRANSPORTATION
- B) 48 HOURS AFTER YOU HAD A MISSED CONNECTION, DELAYED FLIGHT DEPARTURE OR YOU WERE TERMS DEFINED DENIED BOARDING
- D) THE DATE ON WHICH YOUR CARD IS CANCELLED:
- E) THE DATE ON WHICH THE PAYMENT DUE ON YOUR CARD BALANCE IS 60 DAYS PAST DUE; F) THE DATE ON WHICH THE MASTER POLICY TERMINATES; OR G) THE DATE ON WHICH U.S. BANK RECEIVES WRITTEN NOTICE FROM YOU THAT YOU CHOOSE

EXCLUSIONS

ALL TERMS PRINTED IN TIALICS ARE DEFINED IN THE "TERMS DEFINED" SECTION OF THIS CERTIFICATE WE WILL REIMBURSE YOU UP TO \$250 PER DAY FOR THE REASONABLE AND NECESSARY EXPENSES "DEPENDENT CHILD" MEANS THE CARDHOLDER'S DEPENDENT UNMARRIED CHILD (NATURAL, ADOPTED YOU INCUR AS A RESULT OF A MISSED CONNECTION, DENIED BOARDING OR FLIGHT DEPARTURE DELAY OR FOSTER) WHO IS UNDER THE CARDHOLDER'S CARE, RESIDES IN THE SAME HOUSEHOLD AS THE FOR HOTEL ACCOMMODATION, RESTAURANT MEALS, REFRESHMENTS, EMERGENCY PURCHASES AND OTHER CARDHOLDER, AND TRAVELS WITH THE CARDHOLDER, AND WHO IS: SUNDRY ITEMS, FOR A MAXIMUM OF 48 HOURS OR UNTIL ALTERNATIVE TRANSPORTATION IS MADE AVAILABLE AND TO AN OVERALL MAXIMUM OF \$500 PER ANY ONE OCCURRENCE OF MISSED CONNECTION,

POLICY") ISSUED BY ROYAL & SUN ALLIANCE HISURANCE COMPANY OF CANADA TO U.S. BANK
PROVIDES FLIGHT DELAY INSURANCE FOR YOU. SOME OF THE TERMS OF THE MASTER POLICY

If THERE IS MORE THAN ONE INDIVIDUAL MAKING A CLAIM OTHER THAN YOURSELF UNDER THIS ARE SUMMARIZED IN THIS CERTIFICATE OF INSURANCE. THIS CERTIFICATE IS SUBJECT IN EVERY RESPECT CERTIFICATE, THE MAXIMUM PAYABLE UNDER THIS CERTIFICATE IS \$500 AGGREGATE PER ANY ONE TO THE MASTER POLICY. IN CASE OF A DISCREPANCY BETWEEN THIS CERTIFICATE AND THE MASTER OCCURRENCE OF MISSED CONNECTION, DENIED BOARDING AND FLIGHT DEPARTURE DELAY.

A) WAR (DECLARED OR NOT), ACT OF FOREIGN ENEMIES OR REBELLION; B) YOUR COMMISSION OF A CRIMINAL ACT OR YOUR DIRECT OR INDIRECT ATTEMPT TO COMMIT A SAME HOUSEHOLD AS THE CARDHOLDER. C) EMERGENCY PURCHASES MADE AFTER YOU WERE OFFERED ALTERNATIVE TRANSPORTATION:

D) THE LAST LEG OF THE RETURN PORTION OF YOUR TRIP;

FOR THE SAME OR SIMILAR BENEFITS PAYABLE TO YOU BY ANY OTHER INSURER. IF YOU ARE ELIGIBLE, FROM ANY OTHER INSURER, FOR BENEFITS SIMILAR TO THE BENEFITS PROVIDED LINDER THIS INSURANCE, THE TOTAL BENEFITS PAID TO YOU BY ALL INSURERS CANNOT EXCEED THE ACTUAL "WE", "US" AND "OUR" REFERS TO ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, EXPENSE WHICH YOU HAVE INCURRED. WE WILL COORDINATE THE PAYMENT OF BENEFITS WITH ALL (THE "INSURER"). INSURERS FROM WHOM YOU ARE ELIGIBLE FOR BENEFITS SIMILAR TO THOSE PROVIDED UNDER THIS INSURANCE, TO A MAXIMUM OF THE LARGEST AMOUNT SPECIFIED BY EACH INSURER.

LEGAL ACTION TO RECOVER A CLAIM MUST BE COMMENCED WITHIN 12 MONTHS OF THE OCCURRENCE
WHICH GIVES RISE TO THE CLAIM. IF, HOWEVER, THIS LIMITATION IS INVALID ACCORDING TO THE
OR AS SOON THEREAFTER AS IS REASONABLY POSSIBLE BY TELEPHONE AT 1-800-847-2911 from LAWS OF THE PROVINCE OR TERRITORY WHERE THIS POLICY WAS ISSUED, YOU MUST COMMENCE CANADA AND THE CONTINENTAL U.S.A. PLEASE SUBMIT YOUR CLAIM DOCUMENTS WITHIN 30 DAY YOUR CLAIM WITHIN THE SHORTEST TIME LIMIT PERMITTED BY THE LAWS OF THAT PROVINCE OR OF THE DATE OF LOSS, TO: 3. AMOUNTS SHOWN THROUGHOUT THIS CERTIFICATE ARE IN THE CURRENCY OF THE CARD ISSUED TO ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA

"AIR CARRIER" MEANS A COMMERCIAL AIR SERVICE LICENSED BY THE AIRLINE AUTHORITY OF THE COUNTRY (303) 967-1096 (COLLECT FROM OTHER LOCATIONS)

"Cardholder" means the person whose name is embossed on the U.S. Bank  $\,$  Visa $^*$ COMMERCIAL CARD.

"COMMERCIAL CARD" MEANS THE CORPORATE CARD, U.S. DOLLAR CORPORATE CARD OR ONE CARD

C) MENTALLY OR PHYSICALLY HANDICAPPED AND INCAPABLE OF SELF-SUSTAINING EMPLOYMENT AND TOTALLY RELIANT ON YOU FOR SUPPORT OF WHICH IS RENDERED ABSOLUTELY NECESSARY AND INDISPENSABLE BY THE DELAY OF YOUR CHECKED

R) IINDER 26 YEARS OF AGE AND A FULL-TIME UNIVERSITY OR COLLEGE STUDENT; OR

"SPOUSE" MEANS THE PERSON WHO IS LEGALLY MARRIED TO YOU, OR HAS BEEN LIVING IN A CONJUGAL RELATIONSHIP WITH YOU FOR A CONTINUOUS PERIOD OF AT LEAST ONE YEAR, AND WHO RESIDES IN THE

"SUNDRY ITEMS" MEANS A MAGAZINE, A PAPERBACK BOOK, AND OTHER SUCH SMALL ITEMS

E) THE INSUFFICIENT ALLOTMENT OF TIME FOR LEGALLY CONNECTING FLIGHTS ACCORDING TO AIR "YOU", "YOURSELF "AND "YOUR" REFER TO:

A) THE PERSON TO WHOM U.S. BANK HAS ISSUED THE CARD; B) HIS/HER SPOUSE, AND

CLAIMS PROCEDURES

U.S. BANK HAS ISSUED THE CARD, OR THE LATTER'S SPOUSE WHO RESIDES IN CANADA

YOU. PAYMENTS AND REIMBURSEMENTS ARE IN CANADIAN DOLLARS. IF CURRENCY CONVERSION ATTN: CLAIMS MANAGEMENT SERVICES IS NECESSARY, WE WILL USE THE EXCHANGE RATE ON THE DATE THE LAST SERVICE WAS RENDERED TO SHERIDAN INSURANCE CENTRE

> 2225 ERIN MILLS PARKWAY, SUITE 1000 Mississauga, Ontario, L5K 2S9

A) AIRLINE TICKETS

- C) THE AIR CARRIER'S REPORT SUBSTANTIATING THE LOSS OR DELAY; AND
- B) THE CHARGE SLIP FOR THE AIRLINE TICKET:
- D) RECEIPTS FOR HOTEL OR MOTEL ACCOMMODATION, RESTAURANT MEALS, REFRESHMENTS, EMERGENCY
- PURCHASES AND OTHER SUNDRY ITEMS.
- c) HIS/HER DEPENDENT CHILD WHEN THE DEPENDENT CHILD TRAVELS WITH THE PERSON TO WHOM

INDER THE ARBITRATION LAW IN THE PROVINCE OR TERRITORY IN WHICH THIS POLICY WAS ISSUED. NOTICE OF CLAIM MUST BE PROVIDED TO ROYAL & SUN ALLIANCE WITHIN (FORTY EIGHT) 48 HOURS

1-800-847-2911 (TOLL-FREE FROM THE CONTINENTAL USA AND CANADA)

THE FOLLOWING ORIGINAL DOCUMENTS MUST ACCOMPANY YOUR CLAIM: