

## DESCRIPTION OF COVERAGE

### Up to \$500,000 Worldwide Automatic Travel Accident and Baggage Delay Insurance

#### THE PLAN

As a MasterCard Business Card, Corporate or Purchasing Cardholder, provided by a Financial Institution participating in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan, you, your spouse\*\*and your dependent child(ren)\* will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards, has been accumulated or charged to your MasterCard Business Card, Corporate or Purchasing Card account. Business Card coverage is also provided if an employee of one company charges the entire fare for another employee of the same company provided that employee has a card issued in his or her name. If the entire cost of the passenger fare has been charged to your MasterCard Business Card, Corporate or Purchasing Card account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge), immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your MasterCard Business Card, Corporate or Purchasing Card account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include commutation which is defined as travel between the Insured Person's residence and regular place of employment. In conjunction with a covered trip, we will reimburse the cardholder up to the maximum Baggage Delay Benefit Amount of \$300.00. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the cardholder while on a covered trip and at a destination other than the cardholder's location of permanent residence. Baggage Delay means a delay or misdirection of the cardholder's property by a common carrier for more than four (4) hours from the time the cardholder arrives at the destination on the cardholder's ticket. Cardholder's property means the cardholder's baggage and personal property contained in the baggage that has been checked in with a common carrier.

\*Dependent Child(ren) means unmarried children, including adopted children, those children placed for adoption and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of 25 and reside with the insured, beyond the age of 25 who are permanently mentally or physically challenged and incapable of self support, or up to the age of 25 if classified as a full-time student at an institute of higher learning.

\*\*Whenever the term spouse is used, the term includes domestic partner which is a person who is at least 18 years of age and who during the last twelve months: (1) has been in a committed relationship with the primary cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; (4) has been jointly responsible with the cardholder for each other's financial obligation and who intends to continue the relationship above indefinitely.

#### ELIGIBILITY

This travel insurance plan is provided to MasterCard Business Card, Corporate or Purchasing Cardholders, provided by a Financial Institution participating in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan, automatically when the entire cost of the passenger fare(s) are charged to your MasterCard Business Card, Corporate or Purchasing account while the insurance is effective. It is not necessary for you to notify the agent or the Insurance Company when tickets are purchased.

### **THE COST**

This travel insurance plan is provided at no additional cost to eligible MasterCard Business Card, Corporate or Purchasing Cardholders provided by a Financial Institution participating in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan. The Financial Institution participating in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan pays the accountholders premium.

### **BENEFICIARY**

The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's brothers and sister, e) the Insured's estate. All other indemnities will be paid to the Insured.

### **THE BENEFITS**

The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance throughout 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. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare(s) is charged to your MasterCard Business Card, Corporate or Purchasing Card account. The loss must occur within one year of the accident. The company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Insurance Company in excess of the stated Benefit Amounts for any one loss sustained by only one individual insured as the result of any one accident. The Baggage Delay Benefit is 1) limited to \$100 per day per cardholder up to a maximum of three (3) days; and 2) excess of all other valid and collectible insurance.

The limit of coverage for an Insured Person whose coverage has become effective shall be:

MasterCard Business Card, Corporate or Purchasing \$ 500,000 Travel Accident Insurance  
Benefit \$300.00 Baggage Benefit

In the event of multiple accidental deaths per credit card account arising from any one accident, the Company's liability for all such losses will be limited to a maximum limit of insurance equal to three times the applicable Benefit amount for loss of life. Benefits will be proportionately divided amount the insured Persons up to the maximum limit of insurance.

### **EXCLUSIONS**

This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance

contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency. Essential items not covered by the Baggage Delay benefit 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, traveler's checks and valuable papers; 4) business samples.

#### **EFFECTIVE DATE**

This insurance is effective July 1, 2006 and will cease on the date the master Policy Number 6477-44-67 is terminated or on the date your MasterCard, Business Card, Corporate or Purchasing Card account ceases to be in good standing, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the policyholder: financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan agent. To make a claim please contact the Plan agent.

#### **Plan Agent**

DFS&A Insurance Agency, Inc  
80 West Upper Ferry Road  
Suite 5, PO Box 77358  
Ewing, NJ 08628

#### **Plan Underwritten By**

Federal Insurance Company  
a member insurer of the  
Chubb Group of Insurance Companies  
15 Mountain View road, PO Box 1615  
Warren, NJ 07061-1615

DTO-44-0374-MC