

U.S. Bank National Association Commercial Card: Flight Delay 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

DEFINITIONS

All capitalized terms are defined in the “Terms Defined” section of this Certificate of Insurance.

MASTER POLICY

We certify that effective September 17, 2021, Master Policy 9908-8657, (the “Master Policy”) issued by Chubb Insurance Company of Canada to U.S. Bank National Association provides Flight Delay Insurance for You.

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 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 Crawford & Company (Canada) Inc. at these numbers:

877-757-7971 (international toll free) or
416-649-6444 (local)

WHEN DOES COVERAGE BEGIN

Provided the full cost of Your airline ticket issued by an Air Carrier was charge to the Commercial 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 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 of the onward connecting flight.

Delay Flight Departure - Coverage begins four hours after the scheduled departure time of Your confirmed scheduled flight when such flight is delayed and no alternative transportation is made available to You by the Air Carrier within four hours of the 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 scheduled departure time of the original flight.

WHEN DOES COVERAGE END

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 Denied Boarding;
- C) Your actual return date;
- D) the date on which the Commercial Card is cancelled;
- E) the date on which the balance of the Commercial Card is 60 days past due;
- F) the date on which the Master Policy terminates; or
- G) the date on which U.S. Bank National Association receives notice from the Cardholder to cancel the Commercial Card.

BENEFITS

We will reimburse You up to \$250 per day for the reasonable and necessary expenses You incur as a result of a missed connection, denied boarding or flight departure delay for hotel accommodation, restaurant meals, refreshments, Emergency Purchases and other 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, denied boarding and flight departure delay.

If there is more than one individual making a claim, the maximum payable is \$500 aggregate per any one occurrence of missed connection, denied boarding and flight departure delay.

EXCLUSIONS

This insurance does not cover any loss arising from or related to:

- 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 criminal act;
- C) Emergency Purchases made after You were offered alternative transportation;
- D) the last leg of the return portion of Your trip;
- E) the insufficient allotment of time for legally connecting flights according to Air Carrier regulations; or
- F) a Cyber Incident.

CONDITIONS

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 any other insurer, for benefits similar to the benefits provided under this insurance, the total benefits paid to You by all insurers cannot exceed the actual expense which You have incurred. We will coordinate the payment of benefits with all 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.

2. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (or other applicable legislation) in the Cardholder's province or territory of residence.
3. Amounts shown throughout this certificate are in the currency of the Commercial Card issued to the Cardholder. Payment and reimbursement are in Canadian dollars. If currency conversion is necessary, We will use the exchange rate on the date the last service was rendered to 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 of registration which has scheduled air services.

“Cardholder” means the person whose name is embossed on the U.S. Bank National Association Commercial Card, or an authorized traveler whose ticket is charged to a U.S. Bank National Association Commercial Account.

“Commercial Card” means the Corporate Card, U.S. Dollar Corporate Card or One Card issued by U.S. Bank National Association.

“Computer Programs” means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

“Cyber Incident” means any of the following acts:

- A) unauthorized access to or use of Your Digital Data;
- B) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data;
- C) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against an Your Digital Data; or
- D) restriction or inhibition of access to or directed against Your Digital Data.

“Dependent Child” means the Cardholder’s dependent unmarried child (natural, adopted or foster) who is under the Cardholder’s care, resides in the same household as the Cardholder, and travels with the Cardholder, and who is:

- A) under 21 years of age,
- B) under 26 years of age and a full-time university or college student; or
- C) mentally or physically handicapped and incapable of self-sustainment employment and totally reliant on the Cardholder for support.

“Digital Data” means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment.

“Emergency Purchases” means essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable by the missed connection, denied boarding and flight departure delay.

“Spouse” means the person who is legally married to the Cardholder, or has been living in a conjugal relationship with the Cardholder for a continuous period of at least one year, and who resides in the same household as the Cardholder.

“Sundry Items” means a magazine, a paperback book, and other such small items.

“You”, “Yourself” and “Your” refer to:

- A) the Cardholder;
- B) the Spouse, and
- C) all Dependent Children when the Dependent Children travel with the Cardholder, or Spouse who resides in Canada for at least 6 months of the year.

“We”, “Us” and “Our” refers to Chubb Insurance Company of Canada.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. within 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 877-757-7971 (international toll free) or 416-649-6444 (local). Please submit Your claim documents within 30 days of the date of loss, to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Fax - 905-602-0185
Email: visanac@crowco.ca

877-757-7971 (international toll free)
416-649-6444 (local)

The following original documents must accompany Your claim:

- A) airline tickets,
- B) the Commercial Card charge slip for the airline ticket;
- C) the Air Carrier’s report substantiating the loss or delay; and
- D) receipts for hotel or motel accommodation, restaurant meals, refreshments, Emergency Purchases and other Sundry Items.

ACCESS TO DOCUMENTS

You, and any claimant under the insurance, may request a copy of the Master Policy, subject to certain access restrictions.

SANCTIONS

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibits the Company from providing insurance, including, but not limited to, the payment of claims.

COMPLAINTS PROCEDURES

If You have a complaint or inquiry about any aspect of this insurance coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday.

If for some reason You are not satisfied with the resolution to their complaint or inquiry, You may communicate Your complaint or inquiry in writing to our complaints officer:

Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139 Commerce Court Postal Station
Toronto, ON M5L 1E2
Email: complaintscanada@chubb.com

If You are still not satisfied with the resolution to Your complaint or inquiry, You may communicate their complaint or inquiry to:

General Insurance OmbudService
1-877-225-0446
<https://www.giocanada.org/complaint-form/>

PROTECTING CARDHOLDER'S PRIVACY

At Chubb, We are committed to protecting our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by Us, Our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and coordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than Our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit Chubb.com/ca.