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## DESCRIPTION OF COVERAGE

**THE PLAN:** As a Common Carrier ticketholder whose tickets were purchased on a Commercial, Corporate Purchasing, Corporate Travel or Corporate Card issued by Bank of America, you, your spouse and unmarried dependent children 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 or coupons, has been charged to the eligible Commercial, Corporate Purchasing, Corporate Travel or Corporate Card account. If the entire cost of the passenger fare has been charged to the Commercial, Corporate Purchasing, Corporate Travel and Corporate 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 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 the Commercial, Corporate Purchasing, Corporate Travel and Corporate 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.

\* Unmarried Dependent Child(ren) means children who are primarily dependent upon the insured for maintenance and support and who are under the age of 19 and reside with the insured, beyond the age of 19 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.

**ELIGIBILITY** This travel insurance plan is provided automatically when the entire cost of the passenger fare(s) are charged to a Commercial, Corporate Purchasing, Corporate Travel and Corporate Card account while the insurance is effective. It is not necessary for you to notify Bank of America, the administrator or the Company when tickets are purchased.

**THE COST** This travel insurance plan is provided at no additional cost to eligible Commercial, Corporate Purchasing, Corporate Travel and Corporate Card accounts issued by Bank of America. Bank of America 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 parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured. To designate a beneficiary, please send a written request to the Plan Administrator.

**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 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. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is

charged to a Commercial, Corporate Purchasing, Corporate Travel or Corporate 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 Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for loss of life. Benefits will be proportionately divided among 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; 4) travel between the Insured Person's residence and regular place of employment. 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 passenger who temporarily perform pilot or crew functions in a life threatening emergency.

**EFFECTIVE DATE :** This insurance is effective when your travel is charged to an eligible account and will cease on the date the insurance coverage is terminated, or on the date your Commercial, Corporate Purchasing, Corporate Travel and Corporate Card account ceases to be in good standing, whichever occurs first.

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

**Plan Administrator**  
Cardholder Brokerage Services, Inc.  
550 Mamaroneck Avenue  
Harrison, NY 10528

**\$500,000**

**Worldwide Automatic  
Travel Accident  
Insurance**

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. If this plan does not conform to your state statutes, it will be amended to comply with such laws.

Provided to

**Commercial, Corporate  
Purchasing,  
Corporate Travel and Corporate  
Card Cardholders**



TO FLORDIA RESIDENTS:  
THE BENEFITS OF THE POLICY  
PROVIDING YOUR COVERAGE ARE  
GOVERNED PRIMARILY BY THE LAWS  
OF A STATE OTHER THAN FLORDIA.  
THIS IS YOUR CERTIFICATE OF  
INSURANCE.

Plan Underwritten By  
Federal Insurance Company  
a member insurer of the  
Chubb Group of Insurance Companies  
15 Mountain View Road, P.O. Box 1615  
Warren, NJ 07061-1615

at **no extra cost**  
by

Bank of America