

call toll-free 1-800-586-8458. If calling from outside the U.S., call collect at (804) 673-1164.

EFFECTIVE DATE This insurance is effective July 1, 1999. Citibank, NA. can cancel or non-renew this insurance for all cardholders and, if we do, we will notify you at least 60 days in advance. If the insurer non-renews coverage, we will notify you within 60 to 120 days of expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption. This benefit does not apply if your Citibank Corporate Card charge privileges have in any way been suspended, or if your account has been canceled. Benefits will still apply to travel commenced prior to the date of such policy expiration provided all other terms of coverage are met. No insurance benefits will apply in the event of fraud.

Coverage to an eligible cardholder shall be void if, whether before or after a loss, the eligible cardholder has concealed or misrepresented any material fact or circumstance concerning the insurance, the subject or interest of this insurance, or commits false swearing in connection with any of the foregoing.

No assignment of benefits. No person or entity other than the cardholder shall have any legal right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. All rights or benefits provided to cardholders under the Common Carrier Baggage program may not be assigned without the prior written consent of the Program Administrator. Any assignment or transfer without the prior written consent of the Program Administrator shall be null and void.

No action at law or in equity shall be brought to recover under the Master Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with requirements of the Master Policy.

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Summary of

\$1,500

Common Carrier Baggage Insurance Coverage for the Citibank® Corporate Card The Plan

ELIGIBILITY & COVERAGE As an eligible Citibank® Corporate Card accountholder, the company will cover you and your dependents for permanently lost, stolen or damaged baggage or personal articles while checked with or carried on a common carrier, when the entire common carrier fare is charged to your Citibank Corporate Card account. Dependents are your spouse and unmarried dependent child(ren) under age 19 (23 if a full-time student) traveling on a common carrier ticket purchased with the cardholder's Citibank Corporate Card account. Common carrier means any scheduled airline, land or water conveyance licensed for the transportation of passengers for hire.

Coverage for checked baggage and carried on items is up to the maximum benefit amount per occurrence per covered person. If an item is permanently lost, damaged or stolen, it will be repaired or replaced at no additional charge, or the cardholder will be reimbursed up to the maximum benefit amount per item and the maximum benefit amount per occurrence for all eligible items at the insurer's option.

When the item insured under Common Carrier coverage consists of items in a pair or sets, the coverage will not pay more than the cost of any particular part or parts which may be damaged or stolen, unless the items are unusable individually and/or cannot be replaced individually. If the item is fine arts or antiques, and consists of an article or articles in a pair, set or collection, the coverage will not pay more than the cost of any particular part or parts that may be damaged or stolen regardless of any special value which such article or articles may have as part of such pair, set or collection.

This coverage is excess or secondary to the Common Carrier's liability. Common Carrier Baggage coverage will, after all indemnity from the Common Carrier has been exhausted, be responsible only for the amount not covered by such other indemnity. Coverage is limited to the maximum benefit amount per occurrence, regardless of the number of articles involved. Coverage is not available in states where prohibited.

THE COST This program is available to you at no extra charge as an eligible Citibank Corporate Card cardholder.

EXCLUSIONS Common Carrier Baggage coverage does not cover: **A.** loss on any conveyance which is hired or used for sport, contest or recreational activity, or is operated or maintained for the purpose of sport, gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether such conveyance is licensed; **B.** loss caused by or resulting from breakage of brittle or fragile articles; **C.** loss as a result of the cardholder's negligent acts or omissions; **D.** automobiles, automobile equipment, boats or other vehicles or conveyances, trailers, motors, bicycles (except when checked as baggage with the Common Carrier); **E.** household effects and furnishings, antiques and collector's items; **F.** eyeglasses, sunglasses, contact lenses, artificial teeth, dental bridges, hearing aids, prosthetic limbs, prescribed medication; **G.** keys, credit cards, traveler's checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent; **H.** professional or occupational equipment or property whether or not electronic business equipment, telephones, computer hardware or software; **I.** plants, animals; **J.** consumables; **K.** perishables; or **L.** theft or damage of jewelry, cameras and video recording equipment, computers and any accessories contained in baggage is not covered unless carried by hand under the personal supervision of the cardholder or the cardholder's traveling companion previously known to the cardholder.

There is no coverage for theft or damage caused by fraud, abuse, vermin, alteration (including cutting, sawing, shaping), war or hostilities of any kind (for example, invasion, rebellion, or insurrection), confiscation by any government, public authority or customs official, items of contraband, losses arising from illegal activities or acts, normal wear and tear, radioactive contamination. Acts of God (including but not limited to flood, hurricane or earthquake),

mysterious disappearance (mysterious disappearance means the vanishing of an item in an unexplained manner marked by the absence of evidence of the wrongful act of another) or inherent product defect.

How to File a Claim

1. If a covered item is permanently lost, damaged or stolen, the cardholder must notify the Common Carrier and complete their claim procedures. The cardholder must also inform the Program Administrator within 45 days of the date that the loss, theft or damage occurred. If the cardholder fails to immediately report the loss, theft or damage to the Common Carrier or give notice within 45 days from the date that the loss, theft or damage occurred, denial of the claim may result.

2. When notified, the Program Administrator will set up a claim file and send the cardholder a claim form. The cardholder must complete the claim form, attach all requested documentation (for example, the disposition of the Common Carrier claim, record of charge, receipt and a copy of the police report, if applicable), and return the completed form as soon as possible, but no later than 90 days from the date of the theft or damage. In the event that certain documents are not available when the claim form is returned (for example, payments made by under other insurance policies), the claim file will remain open for 6 months from the date of purchase. Common Carrier coverage will not pay any claim that is not completely substantiated in the manner requested within this 6 month period. The cardholder may be required to send the damaged item, at the cardholder's expense, to an address provided by the Program Administrator. When a claim is paid, the cardholder may be required to assign their rights to recover the amount of the loss from the party responsible for the theft or damage to the Program Administrator (as appointed by Virginia Surety Company, Inc.) to the extent of the loss reimbursed under this coverage.

GENERAL INFORMATION This program description is an important document; however, it is not a policy or contract of insurance. All information in this program description is subject to the terms and conditions of Virginia Surety Master Policy Number ECC-005 which is in the possession of World Access Service Corporation, the Program Administrator. For general information or to file a claim under this program,