

Worldwide Travel Inconvenience Insurance: Provides coverage in excess of other insurance for a reimbursement due to a travel inconvenience caused by lost or damaged Baggage, Trip Delay, and Baggage Delay. Coverage applies to common carrier travel where the ticket was purchased with the Card.

For 24 Hour Benefit Information:

Toll Free: 855-327-1434

Worldwide Collect: 630-694-9787

For 24 hour Claim Information:

855-231-2871; fax: 855-830-3728

American Express® Worldwide Travel Inconvenience Insurance provided through Automatic Common Carrier Baggage, Trip Delay, Baggage Delay and Trip Cancellation / Interruption Reimbursement

Certain limitations and exclusions apply.

Summary of Coverage:

These coverages are provided through Excess Common Carrier Checked and/or Carry-on Baggage/Baggage Delay/Trip Delay/Trip Cancellation and or Interruption, Policy Number 9907-50-44.

Definitions you should know: **Baggage** means suitcases and the containers specifically designated for carrying personal property, and the personal property contained therein. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than six (6) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

Carry-On Baggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a Common Carrier or Scheduled Airline by the Insured Person.

Checked Baggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to the Insured Person by a Common Carrier.

Common Carrier means any motorized land, water or air Conveyance, operated by an organization other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. Common Carrier does not include helicopters, travel on cruise ships that extends beyond forty-eight (48) hours, sight seeing tours or any Conveyance used for recreational activities. **Common Carrier Covered Trip** means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, coupons, frequent flier points or rewards points has been charged or debited to an Insured Person's Account. Coverage also includes travel on a Common Carrier when the entire cost of the passenger fare is paid for by frequent flier points or rewards points provided that all of the points were accumulated on that card Account. **Courtesy Transportation** means transportation provided without a specific charge by a rental car agency, airport or hotel which transports the Insured Person from the airport or station to the rental car agency or hotel, or from the rental car agency or hotel to the airport or station. **Dependent Child** means a Primary Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with a Primary Insured Person. The Dependent Child

must be primarily dependent upon such Primary Insured Person for maintenance and support, and must be: 1) under the age of nineteen (19); 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning ; or 3) classified as an Incapacitated Dependent Child. If a Dependent Child under the age of twenty-five (25) is enrolled as a full-time student and is unable to continue as a full-time student due to a medical condition, coverage will continue in force for twelve (12) months from the date the Dependent Child is no longer a full-time student or until the Dependent Child attains the age of twenty-five (25), whichever occurs first. The Dependent Child's treating physician must certify that the withdrawal as a full-time student is medically necessary.

Domestic Partner means a person designated by the Primary Insured Person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Primary Insured Person by blood; 3) has exclusively lived with the Primary Insured Person for at least twelve (12) consecutive months prior to the date of enrollment; 4) is not legally married or separated; and 5) as of the date of enrollment, has with the Primary Insured Person at least two (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c) joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution. Neither the Primary Insured Person nor the Domestic Partner can be married to, nor in a civil union with, anyone else. **Immediate Family Member** means the Insured Person's: 1) Spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Non-Refundable** means money paid by the Insured Person or the Insured Person's Spouse or Domestic Partner, if covered under the policy, for a Covered Trip: 1) which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements; and 2) for which the Travel Agency or Travel Supplier will not provide any other form of compensation. **Physician** means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include: 1) the Insured Person; 2) an Immediate Family Member; 3) the Insured Person's employer or business partner; or 4) the Policyholder. **Pre-Existing Condition** means illness, disease or accidental injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to a Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. **Spouse** means the Insured Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Primary Insured Person resides. **Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip. **Trip Delay** means delay of the Insured Person's Covered Trip for at least six (6) hours. **Trip Interruption** means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip.

The Plan. As an eligible card member, you, your spouse or Domestic Partner and Unmarried Dependent Children are eligible to receive reimbursement for amounts paid for Trip Delay, Baggage Delay, direct physical loss or damage to Checked and/or Carry-On Baggage and Insured's personal property contained therein, and Trip Cancellation/Interruption. Reimbursement for Checked and/or Carry-On baggage will be on an Actual Cash Value basis at the time of loss.

Eligibility. This reimbursement insurance is provided to you, your spouse or Domestic Partner and Unmarried Dependent Children, automatically as a First National Bank of Omaha American Express Card Member whose card contains the following BIN number: 377486. It is not necessary for you to notify First National Bank of Omaha, the administrator or the Federal Insurance Company, (the “Company”) at the time the passage fee is purchased.

This Trip Delay reimbursement is provided during a Common Carrier Covered Trip if the delay is due to airline related delays, missed connections, unannounced strike, civil commotion, hijack or natural disaster. Reimbursement is provided for the cost of food and temporary lodging until travel by the Insured becomes possible.

This Baggage Delay reimbursement is provided for the cost of expenses incurred during a Common Carrier Covered Trip resulting from Baggage Delay. Reimbursement is provided for the emergency purchase of essential items needed at a destination other than the Insured’s Location of Permanent Residence.

This Checked/Carry-On Baggage reimbursement is provided during a Common Carrier Covered Trip for direct physical loss or damage to the baggage and personal property contained therein. This Trip Cancellation/Interruption reimbursement is provided during a Common Carrier Covered Trip if death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member results in trip cancellation or trip interruption.

The Cost. This coverage is provided at no additional cost to eligible Insureds under the Master Policy #9907-50-44 issued to American Express Travel Related Services Company, Inc. by Federal Insurance Company (the “Company”).

Amount of Insurance:

Baggage Delay

- Benefit Amount: up to \$200 per person
- Maximum Trip Benefit Amount: \$800
- Annual Maximum Benefit Amount: \$1,600

Checked Baggage and Carry-On Baggage

- Benefit Amount: \$1,000
- Jewelry and Watches Sublimit: \$250
- Cameras, Video Recorders and other Electronic equipment Sublimit: \$250

Trip Cancellation/Trip Interruption

- Benefit Amount \$1,500
- Maximum Benefit Amount \$3,000

Trip Delay

- Benefit Amount \$200
- Maximum Benefit Amount \$400

Exclusions: Fraud This insurance does not apply to: 1) a counterfeit Scheduled Airline or Amtrak Train ticket; or 2) a Scheduled Airline or Amtrak Train ticket which is charged to a fraudulently issued or fraudulently used Account card. Illegal Acts This insurance does not apply to any Loss of Property caused by or resulting from, directly or indirectly, the Insured Person’s commission or attempted commission of a felony or engaging in an illegal occupation. Trade Sanctions This

insurance does not apply to any Covered Loss or Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Covered Loss or Loss of Property; or

2) there is any other legal prohibition against providing insurance for any Covered Loss or Loss of Property. War This insurance does not apply to any Covered Loss or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

Trip Cancellation/Trip Interruption Exclusions: Coverage does not apply to loss resulting from: 1) a Pre-Existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba driving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

Checked and/or Carry-On Baggage Exclusions: Coverage does not apply to loss resulting from: (1) any dishonest, fraudulent or criminal act of the Insured; (2) forgery by the Insured; (3) loss due to war or confiscation by authorities; (4) loss due to nuclear reaction or radioactive contamination. Coverage also does not apply to: (1) sporting equipment, unless checked with the Common Carrier and for which its own claim check has been provided by the Common Carrier; (2) animals, perishables; cameras and accessory equipment; eye glasses and contact lenses; prosthetic devices including dentures and hearing aids; tickets, valuable papers and documents; credit cards, charge cards and debit cards; securities; money; art objects; electronic equipment; business items; bullion or precious or semi-precious metals, stones, or gems other than that contained in items of personal jewelry owned by the Insured; household furniture; motor vehicles, boats, or watercraft or aircraft or parts for such conveyances. (3) Expenses or purchases not billed to your Card account.

Baggage Delay Exclusions: 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, travelers checks and valuable papers 4. business samples 5. purchases not charged billed to your Card account.

Trip Delay Exclusions: Coverage does not apply to: (1) loss resulting from any dishonest, fraudulent or criminal act of the Insured; (2) loss resulting from forgery by the Insured; (3) loss due to war or confiscation by authorities; (4) loss due to nuclear reaction or radioactive contamination; (5) purchases not charged to your Card account.

Length of Coverage: This plan is effective the date your card account becomes eligible and will cease on the date the master policy terminates (in which case you will be notified by First National Bank of Omaha), or on the date you no longer qualify as an eligible Insured or on the expiration date of any applicable period of coverage for any Insured, or on the date your Card account is terminated or no longer in good standing, whichever occurs first.

Misrepresentation and Fraud Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Claim Procedure. The Insured must send the Company written notice of a claim, including the Insured's name and policy number, within 45 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. To file a sworn "Proof of Loss" statement, the Insured must send the following to the Company or its authorized representative: (1) a copy of the Card account statement showing the Common Carrier fare charged; (2) a copy of the initial claim report submitted to the Common Carrier; (3) proof of submission of the loss to and the results of any settlement by the Common Carrier; (4) proof of submission of the loss to and the results of any settlement or denial by the Insured's personal insurance carrier(s); (5) if no other insurance is applicable, a notarized statement from the Insured to that effect; and (6) evidence that the personal property has actually been replaced. Claims inquiries may be directed to 855-231-2871.

To File a Claim: To obtain a claim form contact the Claim Administrator, Crawford and Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Crawford and Company, P.O. Box 4090, Atlanta, GA 30302, PHONE NUMBER 855-231-2871 Fax Number 855-830-3728.

For Insureds Who Are New York State Residents. To the extent that this plan provides insurance against the loss or damage to baggage and its contents, the following terms and conditions apply: (1) The loss or damage must occur while the Insured is in transit; (2) The maximum amount of insurance is \$1,500 per bag, including contents, subject to a maximum annual aggregate amount of \$10,000 for all Insureds per trip per Card account.

Coverage is 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.

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of insurance but is simply an informative statement to eligible Insureds of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in Master Policy #9907-50-44, Excess Common Carrier Checked and/or Carry-on Baggage/Baggage Delay/ Trip Delay/Trip Cancellation Trip Interruption, on file with American Express Travel-Related Services, Inc. herein referred to as the Policyholder. The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this Summary of Coverage and any provision in the policy differ, the policy will govern.