

Worldwide Common Carrier Trip Cancellation/Trip Interruption: Worldwide Common Carrier Trip Cancellation/Trip Interruption Insurance reimburse the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s) when the entire fare is charged to your Card. Worldwide Common Carrier Trip Cancellation/Trip Interruption Insurance provides coverage up to \$1,500. Certain exclusions, restrictions and limitations apply.

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

Worldwide Common Carrier Trip Cancellation/Trip Interruption Insurance

Certain limitations and exclusions apply.

Definitions you should know: **Dependent Children:** 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:** 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. **Insured:** Insured means a Cardmember, or such Cardmember's spouse or Domestic Partner, or Unmarried Dependent Children, when such person has purchased Common carrier passage fare entirely with the Cardmember's Card. **Cardmember:** Cardmember means a holder of any Card whose name is embossed, printed or otherwise affixed on such Card, or who has entered into an agreement with First National Bank of Omaha for the extension of credit to be used to purchase goods and services from merchants participating on the American Express network. **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, sightseeing tours or any Conveyance used for recreational activities. **Common Carrier Covered Trip:** Common Carrier Covered Trip means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Benefit Amount:** Benefit Amount means the Loss amount applicable at the time the entire cost of the passenger fare is charged to an Card account. **Card:** Card means a payment card or other payment device or method linked to or representing a credit or charge account issued by First National Bank of Omaha in the United States under license from American Express, which can be used to purchase goods and services from merchants participating on the American Express network. Covered Cards include the **TravelElite American Express® Card** (BIN 377486). **Trip Cancellation:** 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 Interruption: Trip Interruption means the interruption of the Insured Person's Common Carrier Covered Trip either on the way to the point of departure or after departure of the Common Carrier Covered Trip.

The Plan. As the holder of a Card (the "Card"), you, your spouse or Domestic Partner, and Unmarried Dependent Children will be automatically insured against Common Carrier Trip Cancellation/Trip Interruption, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, coupons, or points has been charged to your Card account. A charge of at least \$1 must be charged to your Card Account.

Eligibility. This travel insurance plan is provided to eligible Insureds automatically when the entire cost of a Common Carrier fare is charged to your Card account. It is not necessary for you to notify First National Bank of Omaha, the administrator or Federal Insurance Company (the "Company") when tickets are purchased.

The Cost. This travel insurance plan is provided at no additional cost to eligible Insureds. First National Bank of Omaha pays the premium.

The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple Card accounts obligate the Company in excess of the stated Benefit Amounts for any one loss sustained as the result of any one accident by any one individual Insured.

Exclusions. 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.

Effective Date. This insurance is effective June 26, 2014 and will cease on the date the Master Policy #9907-35-69 is terminated or on the date your Card account terminates or ceases to be in good standing, whichever occurs first.

Claim Notice: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

Claim Forms: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss.

Proof of Loss: For claims involving disability, complete proof of loss must be given to us within 90 days after commencement of the period for which we are liable. Subsequent written proof of the continuance of such disability must be given to us at intervals we may reasonably require. For all other claims, complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

Claim Payment: For benefits payable involving disability, we will pay you the applicable benefit amount no less frequently than monthly during the period for which we are liable, subject to our receipt of complete proof of loss. For all other benefits, we will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

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 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 Master Policy #9907-35-69, Blanket Travel Insurance on file with American Express. 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 description of coverage and any provision in the policy differ, the policy will govern.

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.

Fraud Warning. Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act, which is a crime. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or Insured Person.