

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

Benefit Information:

Toll Free: 855.327.1403

Worldwide Collect: 630.694.9750

Claims:

855 830-3727; fax: 855 830-3728

Available 8 am – 8 pm ET Monday through Friday

8 am – 12 noon ET Saturdays

All other times, including holidays, a telephone call-in service is provided

Terms and Conditions

Worldwide Travel Inconvenience Insurance provided through Automatic Common Carrier Baggage and Baggage Delay 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, Policy Number 99073175.

Definitions the Cardholder should know:

Insured(s) means a Cardholder, or such Cardholder's spouse or Domestic Partner, or Unmarried Dependent children, when such person has purchased Common Carrier passage fare entirely with their Wells Fargo Propel 365 American Express® Card.

Cardholder 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 Wells Fargo Bank, N.A. for the extension of credit to be used to purchase goods and services from merchants participating on the American Express network.

Card means a payment card or other payment device or method linked to or representing a credit or charge account issued by Wells Fargo Bank, N.A. 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.

Baggage Delay means a delay or misdirection of the Insured's Checked Baggage by a Common Carrier for more than six (6) hours after arrival at the final scheduled destination.

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

Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

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

Actual Cash Value means the cost to replace the lost or damaged personal property at the time of loss, less depreciation.

Covered Trip means travel on a Common Carrier when the full fare for such transportation less any redeemable rewards points, coupons or certificates have been charged to the Insured Person's Account issued by the

Policyholder. If rewards points, coupons, or certificates are redeemed, a charge of at least \$1.00 must be charged to the Account for travel to be considered a Covered Trip.

Unmarried Dependent Children 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 disabled and incapable of self support; or under the age of 25 and a full-time student at an institute of higher learning.

Domestic Partner means a person designated in writing at time of claim by the primary Insured Person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary Insured Person; and 2) has been the primary Insured Person's sole spousal equivalent; and 3) has resided in the same household as the primary Insured Person; and 4) has been jointly responsible with the primary Insured Person for each other's financial obligation, and who intends to continue the relationship above indefinitely.

Insured's Property means the Insured's baggage and personal property contained in Checked Baggage and Carry-On Baggage.

Insured's Location of Permanent Residence means the city where the Insured has established his/her fixed and permanent principal home.

The Plan. As an Insured, you, your spouse or Domestic Partner or Unmarried Dependent Children are eligible to receive reimbursement for amounts paid for Baggage Delay and direct physical loss or damage to Checked and/or Carry-On Baggage and Insured's personal Property contained therein. Reimbursement for Checked and/or Carry-On baggage will be on an Actual Cash Value basis at the time of loss. This coverage applies provided the entire cost of the Covered Trip is charged to your Card.

Eligibility. This Common Carrier Baggage and Baggage Delay reimbursement is provided to you, your spouse or Domestic Partner and Unmarried Dependent Children, automatically when the entire cost of the Covered Trip is charged to your Card. It is not necessary for you to notify Wells Fargo Bank, N.A., the administrator or the Federal Insurance Company, (the "Company") at the time the passage fee is charged to your Card.

This Baggage Delay reimbursement is provided for the cost of expenses incurred during a 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.

The Cost. This coverage is provided at no additional cost to eligible Insureds under the Master Policy #99073175 issued to American Express Travel Related Services Company, Inc. by Federal Insurance Company (the "Company").

Amount of Insurance:

Checked and/or Carry-On Baggage: The Company's liability will be for a maximum reimbursement of \$1,000 per Insured per covered trip, of which no more than \$250 may be for jewelry and fur. Payment will be on an Actual Cash Value basis at the time of loss. Coverage under this plan will be excess over any amount due solely from the Common Carrier.

Baggage Delay: The Company's liability will be for a maximum reimbursement of \$200 per Insured per year. Company will not pay more than the maximum benefit amount in any 12 consecutive months regardless of the number of Baggage Delay claims made in that 12-month period. This benefit is excess of any other insurance or indemnity available to you.

Exclusions: Checked and/or Carry-On Baggage: 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: 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.

Length of Coverage: This plan is effective September 16, 2013 and will cease on the date the master policy terminates (in which case you will be notified by Wells Fargo Bank, N.A.), 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.

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 855-830-3727 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 \$1,000 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 #99073175, Excess Common Carrier Checked and/or Carry-on Baggage and Baggage Delay, 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.