

**Worldwide Financial Services Common Carrier Trip Cancellation/Trip**

**Interruption:** Worldwide Financial Services Common Carrier Trip Cancellation/Trip Interruption Insurance reimburses 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 Financial Services Common Carrier Trip Cancellation/Trip Interruption Insurance provides coverage up to \$5,000. Certain exclusions, restrictions and limitations apply.

Benefit Information:

Toll Free:

Worldwide Collect:

Claims: 855 830-3727

Fax: 855 830-3728

Available 8:00 a.m. – 8:00 p.m. EST Monday - Friday

8:00 a.m. – 12 noon EST Saturday

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

**Worldwide Financial Services Common Carrier Trip Cancellation/Trip**

**Interruption Insurance**

Certain limitations and exclusions apply.

**Related 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 purchase; 4) is not legally married or separated; and 5) as of the date of purchase, 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.

**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 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. **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:** 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. **Conveyance:** means any

motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **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 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. Covered Cards include the Wells Fargo Propel World American Express®

Card (BIN 370277). **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 Common Carrier 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. **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 the first payment made for a Common Carrier 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. **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 Financial Services 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. In no event will We pay more than either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit Amount of \$5,000. A charge of at least \$1 must be charged to your Card Account. In no event will we pay more than the Maximum Benefit Amount of \$10,000 in any twelve (12) consecutive month period regardless of the number of Trip Cancellation/Interruption claims made in that twelve (12) month period. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or default of the Common Carrier resulting from Financial Insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Common Carrier Covered Trip. The Trip Cancellation/Trip Interruption Benefit is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person. This benefit does not apply to loss caused by or 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 diving; 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.

**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 Wells Fargo Bank, N.A., 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. Wells Fargo Bank, N.A. 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 on the date shown on the Master Policy or when your Card account first becomes eligible 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 Chubb Company. 202B Halls Mill Rd, Whitehouse Station, NJ 08889.

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 855-830-3727 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.