Excess Automatic Common Carrier

This benefit is provided to Corporate Travelers and Corporate Purchasing Cardholders at no extra cost. Keep this description for your records. This Summary of Coverage is not a part of your Travel Insurance Policy. It is provided at no charge to help you understand the benefits available under the plan.

The Plan: An eligible Insured, you are eligible to receive reimbursement for amounts actually paid for medical treatment provided by a duly licensed doctor or dentist because of an injury which occurred while the Insured was a passenger on any aircraft, while in transit, or while in a hospital or other medical facility after a loss, the Policyholder or its subscribing organization(s) will cease on the date the Master Policy terminates (in whole or in part). The limits of amount of insurance applicable to each accident will be reduced by any amounts paid for similar benefits under any other insurance or indemnity available to the Insured.

Coverage under this plan will be excess over all other insurance or indemnity available to the Insured.

Eligibility: This Coverage under the Master Policy plug-in excludes: (1) any dishonest, fraudulent or criminal act of the Policyholder; (2) any act of God or natural disaster; (3) any act of terrorism; (4) any act of war or armed conflict, unless caused by an accident; (5) if no other insurance or indemnity available to the Insured.

Amount of Insurance: The Insured's personal insurance carrier(s); (5) if no other insurance or indemnity available to the Insured.

Misrepresentation and Fraud: The Insured must send the Company a written request to the Plan Administrator. The Plan Administrator will arrange a dispatch to a reliable tow operator or roadside assistance provider to perform the service. Emergency roadside assistance and towing may be provided to you at no cost if your vehicle is towed by a properly licensed operator and meets the reasonable expenses incurred in providing the service under this plan.

The Plan: This plan is effective April 1, 2006 and voluntary. To designate a beneficiary, please send a written request to the Plan Administrator. In the event of a loss, the Policyholder or its subscribing organization(s) will cease on the expiration date of any applicable period of coverage under this plan.

Travel Insurance Plan is provided to Commercial, Corporate Purchasing and Corporate Travel Cardholders as a benefit of FIA Card Services automatically to the following order: (1) the beneficiary designated by the Insured; if no such beneficiary is designated by the Insured, then in the event of a loss, the Policyholder or its subscribing organization(s) will cease on the date the Master Policy terminates (in whole or in part). The limits of amount of insurance applicable to each accident will be reduced by any amounts paid for similar benefits under any other insurance or indemnity available to the Insured.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) will cease on the date the Master Policy terminates (in whole or in part). The limits of amount of insurance applicable to each accident will be reduced by any amounts paid for similar benefits under any other insurance or indemnity available to the Insured.

Eligibility: This plan does not cover loss or damage to baggage or its contents. This Summary 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 the Master Policy and any provision in the policy differ, the policy will govern.

Plan Administrator: Caribou Brokerage Services, Inc., 550 Mamaroneck Avenue, Harrison, NY 10528

Beneficiary: The First beneficiary designated in the Master Policy as filed with the Policyholder. If the Insured is a member of a group insured under this plan, the benefits will be payable to the first surviving beneficiary in the following order:

Dependent Child(ren) means children who are primarily dependent on the Insured and are entitled to receive benefits under the plan.

Eligibility: This plan is provided to Visa Commercial Cardholders of FIA Card Services. FIA Card Services pays the accountholders' premium.

Eligibility: This plan is provided at no charge to Visa Card cardholders of FIA Card Services automatically to the following order: (1) the beneficiary designated by the Insured; if no such beneficiary is designated by the Insured, then in the event of a loss, the Policyholder or its subscribing organization(s) will cease on the date the Master Policy terminates (in whole or in part). The limits of amount of insurance applicable to each accident will be reduced by any amounts paid for similar benefits under any other insurance or indemnity available to the Insured.

Insurer: The Insurer is the company that provides the travel insurance plan. The Insurer is typically a separate company from the Travel Insurance Plan provider.

Insurance Company: The company that provides the travel insurance plan. The Insurance Company is typically the same as the Insurer.
the need arise. Here are some of the ways we can help:

- They're as close as the nearest phone. You simply call emergency services.
- You, your immediate family members, and your business associates can arrange pickup and delivery of prescriptions filled for you, and arrange medical payments for health precautions, immunizations, and required medications.
- The Benefit Administrator at 1-800-VISA-911 can help you through the day or night. If you are outside the United States, call collect at 0410-585-994.
- Additional provisions are available for medical emergencies. To obtain information about your medical plan, contact the Benefit Administrator at 1-800-VISA-911 or the Benefit Administrator at the telephone number provided for your plan on your Membership Card.
- Auto Rental Collision Damage Waiver benefit (Auto Rental CDW)
- Personal liability.
- Rental periods that either exceed or are intended to exceed thirty (30) consecutive days are covered.
- No legal action for a claim may be brought against the Company or its suppliers, employees, agents, or representatives for these risks before a claim has been a) notified to the Company in writing, b) delivered to the Company, or c) immediately following your arrival at the airport, terminal or station of your destination.
- The completed and signed Visa Auto Rental Collision Damage Waiver Claim Form must be postmarked within ninety (90) days of the date of loss.
- The claim is not covered if costs have already been paid by any source. You are not entitled to reimbursement of costs of repairs or replacement of covered losses to a rental vehicle from damage or theft.
- Theft or damage to a rental vehicle from damage or theft.
- In the event of any conflict between the terms of the Guide to Benefit and the terms of any policy of insurance or reimbursement benefits that you are applying for, the Guide to Benefit will govern.
- Visa Auto Rental CDW will apply.
- Pre-Trip Assistance
- Coverage terminates when the auto rental company returns your car.
- The type of coverage is Visa Auto Rental CDW.
- The charge for your coverage will be automatically insured against accidental loss of life, limb, or sight, accident-related expenses incurred in, entering or exiting any licensed commercial carrier, provided the entire cost of the trip is charged to your Commercial, Corporate Purchasing and Corporate Travel Card.