



U.S. Bank Canada *Visa* Commercial Insurance Coverages:

- Emergency Purchases Insurance
- Travel Accident Insurance
- *Visa* Auto Rental Collision/Loss Damage Insurance
- Travel and Insurance Assistance Service
- Hotel/Motel Burglary Insurance
- Missed Connection, Denied Boarding, & Flight Departure Delay Insurance

These certificates are a valuable source of information. Please keep them in a safe place.

* *Visa* Int./Lic. User.

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U.S. Bank Canada *Visa* cards are issued by U.S. Bank National Association

Form 58028 (07/08)

U.S. Bank Canada Visa* Commercial Card: Emergency Purchases Insurance Certificate

IMPORTANT:

PLEASE READ THIS CERTIFICATE OF INSURANCE CAREFULLY, KEEP IT IN A SAFE PLACE AND CARRY IT WITH YOU WHEN YOU TRAVEL.

GENERAL INFORMATION

DEFINITIONS

ALL TERMS PRINTED IN ITALICS ARE DEFINED IN THE "TERMS DEFINED" SECTION OF THIS CERTIFICATE OF INSURANCE.

MASTER POLICY

WE CERTIFY THAT EFFECTIVE JANUARY 1, 2001, MASTER POLICY PS1018511105 ISSUED BY ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA TO U.S. BANK CANADA PROVIDES EMERGENCY PURCHASES INSURANCE FOR YOU.

SOME OF THE TERMS OF THE MASTER POLICY ARE SUMMARIZED IN THIS CERTIFICATE OF INSURANCE. THIS CERTIFICATE IS SUBJECT IN EVERY RESPECT TO THE MASTER POLICY. IN THE CASE OF A DISCREPANCY BETWEEN THIS CERTIFICATE AND THE MASTER POLICY, THE MASTER POLICY WILL PREVAIL.

COVERAGE INQUIRIES OR CLAIM SERVICES CAN BE OBTAINED BY CONTACTING ROYAL & SUN ALLIANCE INSURANCE COMPANY AT THESE NUMBERS:

1-800-847-2911 FROM CANADA AND THE CONTINENTAL USA, OR (410) 581-9994, COLLECT FROM ALL OTHER LOCATIONS.

WHEN IS COVERAGE EFFECTIVE

THIS INSURANCE IS EFFECTIVE WHEN THE FULL COST OF THE AIRLINE TICKET ISSUED BY AN AIR CARRIER WAS CHARGED TO YOUR CARD, AND YOUR LUGGAGE IS CHECKED IN WITH THE AIR CARRIER.

WHEN DOES COVERAGE BEGIN

COVERAGE BEGINS FOUR (4) HOURS AFTER THE ARRIVAL OF YOUR FLIGHT AT THE SCHEDULED FLIGHT DESTINATION, WHEN THE LUGGAGE YOU HAD CHECKED IN WITH THE AIR CARRIER IS LOST OR DELAYED.

WHEN DOES COVERAGE END

COVERAGE ENDS ON THE EARLIEST OF:

- THE RETURN OF YOUR LUGGAGE;
- FOUR (4) DAYS AFTER THE ARRIVAL OF YOUR SCHEDULED FLIGHT;
- YOUR RETURN DATE;
- THE DATE ON WHICH YOUR CARD IS CANCELLED;
- THE DATE ON WHICH THE BALANCE OF YOUR CARD IS 60 DAYS PAST DUE;
- THE DATE ON WHICH THE MASTER POLICY TERMINATES; OR
- THE DATE ON WHICH U.S. BANK CANADA RECEIVES NOTICE FROM YOU THAT YOU CHOOSE TO CANCEL YOUR CARD.

BENEFITS

WE WILL REIMBURSE YOU UP TO \$500 FOR THE REASONABLE EXPENSES INCURRED WITH RESPECT TO EMERGENCY PURCHASES PER ANY ONE OCCURRENCE OF BAGGAGE LOSS OR DELAY. IF THERE IS MORE THAN ONE INDIVIDUAL MAKING A CLAIM, THE MAXIMUM PAYABLE IS \$2,500 AGGREGATE PER ANY ONE OCCURRENCE OF BAGGAGE LOSS AND OR DELAY.

EXCLUSIONS

THIS INSURANCE DOES NOT COVER ANY LOSS ARISING FROM OR RELATED TO:

- WAR (DECLARED OR NOT), ACT OF FOREIGN ENEMIES OR REBELLION;
- YOUR COMMISSION OF A CRIMINAL ACT OR YOUR DIRECT OR INDIRECT ATTEMPT TO COMMIT A CRIMINAL ACT;
- EMERGENCY PURCHASES MADE AFTER YOUR LUGGAGE WAS RETURNED;
- THE LAST LEG OF THE RETURN PORTION OF YOUR TRIP;
- YOUR FAILURE TO CHECK IN YOUR LUGGAGE WITHIN THE MINIMUM GUIDELINES PUBLISHED BY THE AIR CARRIER;
- THE INSUFFICIENT ALLOTMENT OF TIME FOR LEGALLY CONNECTING FLIGHTS ACCORDING TO AIR CARRIER REGULATIONS.

CONDITIONS

1. ALL BENEFITS PAYABLE TO YOU UNDER ANY OF OUR POLICIES ARE IN EXCESS OF THE BENEFITS FOR THE SAME OR SIMILAR BENEFITS PAYABLE TO YOU BY ANY OTHER INSURER. IF YOU ARE ELIGIBLE FROM ANY OTHER INSURER FOR BENEFITS SIMILAR TO THE BENEFITS PROVIDED UNDER THIS INSURANCE, THE TOTAL BENEFITS PAID TO YOU BY ALL INSURERS CANNOT EXCEED THE ACTUAL EXPENSE WHICH YOU HAVE INCURRED.

WE WILL COORDINATE THE PAYMENT OF BENEFITS WITH ALL INSURERS FROM WHOM YOU ARE ELIGIBLE FOR BENEFITS SIMILAR TO THOSE PROVIDED UNDER THIS INSURANCE, TO A MAXIMUM OF THE LARGEST AMOUNT SPECIFIED BY EACH INSURER.

2. IF YOU DISAGREE WITH OUR CLAIM DECISION, THE MATTER WILL BE SUBMITTED TO ARBITRATION UNDER THE ARBITRATION LAW IN THE PROVINCE OR TERRITORY IN WHICH THIS POLICY WAS ISSUED. LEGAL ACTION TO RECOVER A CLAIM MUST BE COMMENCED WITHIN 12 MONTHS OF THE OCCURRENCE WHICH GIVES RISE TO THE CLAIM. IF, HOWEVER, THIS LIMITATION DIFFERS ACCORDING TO THE LAWS OF THE PROVINCE OR TERRITORY WHERE THIS POLICY WAS ISSUED, YOU MUST COMMENCE YOUR CLAIM WITHIN THE SHORTEST TIME LIMIT PERMITTED BY THE LAWS OF THAT PROVINCE OR TERRITORY.

3. AMOUNTS SHOWN THROUGHOUT THIS CERTIFICATE ARE IN THE CURRENCY OF THE CARD ISSUED TO YOU. PAYMENTS AND REIMBURSEMENTS ARE IN CANADIAN DOLLARS. IF CURRENCY CONVERSION IS NECESSARY, WE WILL USE THE EXCHANGE RATE ON THE DATE THE LAST SERVICE WAS RENDERED TO YOU. THIS INSURANCE WILL NOT PAY FOR ANY INTEREST.

TERMS DEFINED

"AIR CARRIER" MEANS A COMMERCIAL AIR SERVICE LICENSED BY THE AIRLINE AUTHORITY OF THE COUNTRY OF REGISTRATION WHICH HAS SCHEDULED AIR SERVICES.

"CARDHOLDER" MEANS THE PERSON WHOSE NAME IS EMBOSSED ON THE U.S. BANK CANADA VISA* COMMERCIAL CARD.

"COMMERCIAL CARD" MEANS THE CORPORATE CARD, U.S. DOLLAR CORPORATE CARD OR ONE CARD ISSUED BY U.S. BANK CANADA.

"DEPENDENT CHILD" MEANS YOUR DEPENDENT UNMARRIED NATURAL, ADOPTED OR FOSTER CHILD WHO IS:

- UNDER 21 YEARS OF AGE,
- UNDER 26 YEARS OF AGE AND A FULL-TIME UNIVERSITY OR COLLEGE STUDENT; OR
- MENTALLY OR PHYSICALLY HANDICAPPED AND INCAPABLE OF SELF-SUSTAINING

EMPLOYMENT AND TOTALLY RELIANT ON YOU FOR SUPPORT.

"EMERGENCY PURCHASES" MEANS ESSENTIAL CLOTHING AND TOILETRIES, THE PURCHASE OF WHICH IS RENDERED ABSOLUTELY NECESSARY AND INDISPENSABLE BY THE DELAY OR LOSS OF YOUR LUGGAGE.

"SPOUSE" MEANS THE PERSON WHO IS LEGALLY MARRIED TO YOU, OR HAS BEEN LIVING IN A CONJUGAL RELATIONSHIP WITH YOU FOR A CONTINUOUS PERIOD OF AT LEAST ONE YEAR, AND WHO RESIDES IN THE SAME HOUSEHOLD AS YOU.

"YOU", "YOURSELF" AND "YOUR" REFER TO:

- THE PERSON TO WHOM U.S. BANK CANADA HAS ISSUED THE CARD;
- HIS/HER SPOUSE, AND
- HIS/HER DEPENDENT CHILD WHEN THE DEPENDENT CHILD TRAVELS WITH THE PERSON TO WHOM U.S. BANK CANADA HAS ISSUED THE CARD, OR THE LATTER'S SPOUSE WHO RESIDES IN CANADA FOR AT LEAST 6 MONTHS OF THE YEAR.

"WE", "US" AND "OUR" REFERS TO ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA (THE "INSURER").

CLAIMS PROCEDURES

NOTICE OF CLAIM MUST BE PROVIDED TO ROYAL & SUN ALLIANCE WITHIN (FORTY EIGHT) 48 HOURS AFTER THE OCCURRENCE OR COMMENCEMENT OF ANY LOSS COVERED BY THIS CERTIFICATE OF INSURANCE OR AS SOON THEREAFTER AS IS REASONABLY POSSIBLE BY TELEPHONE AT 1-800-847-2911 FROM CANADA AND THE CONTINENTAL U.S.A. PLEASE SUBMIT YOUR CLAIM DOCUMENTS WITHIN 30 DAYS OF THE DATE OF LOSS, TO:

ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA
ATTN: CLAIMS MANAGEMENT SERVICES
SHERIDAN INSURANCE CENTRE
2225 ERIN MILLS PARKWAY, SUITE 1000
MISSISSAUGA, ONTARIO
L5K 2S9

1-800-847-2911 (TOLL-FREE FROM THE CONTINENTAL USA AND CANADA)
(410) 581-9994 (COLLECT FROM OTHER LOCATIONS)

THE FOLLOWING ORIGINAL DOCUMENTS MUST ACCOMPANY YOUR CLAIM:

- AIRLINE TICKETS,
- THE CARD CHARGE SLIP FOR THE AIRLINE TICKET;
- THE AIR CARRIER'S REPORT SUBSTANTIATING THE LOSS OR DELAY; AND
- ORIGINAL RECEIPTS FOR EMERGENCY PURCHASES.

U.S. Bank Canada Visa* Commercial Card: Travel Accident Insurance Certificate

EFFECTIVE MAY 1, 2003

DEFINITIONS

ALL TERMS PRINTED IN ITALICS ARE DEFINED IN THE "DEFINED TERMS" SECTION OF THIS CERTIFICATE OF INSURANCE.

THIS CERTIFICATE CONTAINS LIMITATIONS OF COVERAGE. IT SHOULD BE READ CAREFULLY, KEPT IN A SAFE PLACE AND CARRIED WITH YOU WHEN YOU TRAVEL.

DESCRIPTION OF COVERAGE

THE PROGRAM. AS A U.S. BANK CANADA COMMERCIAL CARDHOLDER* YOU, YOUR SPOUSE, YOUR DEPENDENT CHILDREN AND ANY AUTHORIZED USERS OF THE ACCOUNT, OR AS AN AUTHORIZED TRAVELLER* ON A U.S. BANK CANADA VISA CENTRAL TRAVEL ACCOUNT (CTA) ("INSURED"), YOU WILL BE AUTOMATICALLY INSURED TRAVELING WORLDWIDE WHILE ON THE BUSINESS OF YOUR EMPLOYER (DESIGNATED ORGANIZATION), AGAINST AN ACCIDENTAL INJURY THAT IS THE SOLE CAUSE OF LOSS OF LIFE, LIMB, SIGHT, SPEECH OR HEARING AND PARALYSIS WHILE RIDING AS A PASSENGER IN, ENTERING OR EXITING, OR BEING STRUCK BY ANY COMMON CARRIER, IF YOU CHARGE THE ENTIRE COST OF THE COMMON CARRIER PASSENGER FARE(S), LESS REDEEMABLE CERTIFICATES, VOUCHERS OR COUPONS, TO YOUR U.S. BANK CANADA VISA COMMERCIAL ACCOUNT OR A U.S. BANK CANADA VISA CTA ("ACCOUNT"). FREQUENT FLYER AND NON-REVENUE COMMON CARRIER PASSENGER FARES MUST BE REDEEMED BY 1) THE COMMERCIAL CARDHOLDER; OR 2) AN AUTHORIZED AGENT OF THE DESIGNATED ORGANIZATION FOR USE BY A COMMERCIAL CARDHOLDER OR AUTHORIZED TRAVELLER OF THE DESIGNATED ORGANIZATION WHILE ON THE BUSINESS OF YOUR EMPLOYER.

COVERAGE BEGINS ON THE FOLLOWING: 1) IF THE ENTIRE COST OF THE COMMON CARRIER PASSENGER FARE IS CHARGED TO YOUR ACCOUNT AT THE AIRPORT, TERMINAL OR STATION IMMEDIATELY BEFORE DEPARTURE ON THE COMMON CARRIER, COVERAGE BEGINS AT THE TIME SUCH CHARGE IS MADE; OR 2) IF THE ENTIRE COST OF THE COMMON CARRIER PASSENGER FARE IS CHARGED TO YOUR ACCOUNT PRIOR TO DEPARTURE FOR THE AIRPORT, TERMINAL OR STATION AND TRANSPORTATION TO THE AIRPORT, TERMINAL OR STATION IS PROVIDED BY OTHER THAN A PUBLIC CONVEYANCE, COVERAGE BEGINS UPON ARRIVAL AT THE AIRPORT, TERMINAL OR STATION IMMEDIATELY PRECEDING DEPARTURE OF THE COMMON CARRIER; OR 3) IF THE ENTIRE COST OF THE COMMON CARRIER PASSENGER FARE IS CHARGED TO YOUR ACCOUNT PRIOR TO DEPARTURE FOR THE AIRPORT, TERMINAL OR STATION, AND TRANSPORTATION TO THE AIRPORT, TERMINAL OR STATION IS PROVIDED BY A PUBLIC CONVEYANCE, COVERAGE BEGINS WHILE RIDING AS A PASSENGER IN, ENTERING OR EXITING ANY SUCH PUBLIC CONVEYANCE, BUT ONLY WHILE TRAVELLING DIRECTLY TO THE AIRPORT, TERMINAL OR STATION, IMMEDIATELY PRECEDING DEPARTURE OF THE COMMON CARRIER. "PUBLIC CONVEYANCE" MEANS ANY LAND ONLY COMMON CARRIER, INCLUDING TAXI, BUS, TRAIN OR AIRPORT LIMOUSINE, BUT NOT INCLUDING COURTESY TRANSPORTATION PROVIDED WITHOUT A SPECIFIC CHARGE.

COVERAGE ENDS ON THE FOLLOWING: 1) IF TRAVELLING FROM THE AIRPORT, TERMINAL OR STATION ON A PUBLIC CONVEYANCE, COVERAGE ENDS WHEN ALIGHTING FROM ANY PUBLIC CONVEYANCE AFTER DEPARTING FROM THE AIRPORT, TERMINAL OR STATION IMMEDIATELY AFTER ARRIVAL ON THE COMMON CARRIER; OR 2) IF TRAVELLING FROM THE AIRPORT, TERMINAL OR STATION USING OTHER THAN A PUBLIC CONVEYANCE, COVERAGE ENDS WHEN DEPARTING FROM THE AIRPORT, TERMINAL, OR STATION IMMEDIATELY AFTER ARRIVAL ON THE COMMON CARRIER.

ELIGIBILITY. THIS COMMON CARRIER TRAVEL ACCIDENT INSURANCE COVERAGE IS PROVIDED TO YOU, A U.S. BANK CANADA COMMERCIAL CARDHOLDER OR AUTHORIZED TRAVELLER ON A U.S. BANK CANADA VISA CENTRAL TRAVEL ACCOUNT (CTA) AUTOMATICALLY WHEN THE ENTIRE COST OF THE COMMON CARRIER PASSENGER FARE(S) IS CHARGED TO YOUR ACCOUNT WHILE THIS INSURANCE IS EFFECTIVE. IT IS NOT NECESSARY FOR YOU TO NOTIFY U.S. BANK CANADA, THE PROGRAM ADMINISTRATOR, OR THE COMPANY WHEN COMMON CARRIER TICKETS ARE PURCHASED.

THE COST. THIS TRAVEL INSURANCE PROGRAM IS PROVIDED AT NO ADDITIONAL COST TO U.S. BANK CANADA VISA CORPORATE CARDHOLDERS AND AUTHORIZED TRAVELLERS.

BENEFICIARY. THE LOSS OF LIFE BENEFIT IS PAID TO THE BENEFICIARY DESIGNATED BY THE INSURED. IF NO SUCH DESIGNATION HAS BEEN MADE, OR IF NO BENEFICIARY IS LIVING ON THE DATE OF THE INSURED'S DEATH, THAT BENEFIT WILL BE PAID TO THE FIRST SURVIVING BENEFICIARY IN THE FOLLOWING ORDER: A) THE INSURED'S SPOUSE; B) THE INSURED'S CHILDREN; C) THE INSURED'S PARENTS; D) THE INSURED'S BROTHERS AND SISTERS; OR E) THE INSURED'S ESTATE. ALL OTHER INDEMNITIES WILL BE PAID TO THE INSURED. IF YOU DESIRE A SPECIFIC BENEFICIARY OTHER THAN AS DESIGNATED ABOVE, NOTIFY THE PROGRAM ADMINISTRATOR, AT THE ADDRESS BELOW. THE BENEFICIARY DESIGNATION SUPERSEDES ANY PREVIOUS NOTIFICATION YOU MAY HAVE MADE. ANY MONIES PAYABLE UNDER THE POLICY ARE PAYABLE IN THE LAWFUL MONEY OF CANADA WITH THE EXCEPTION OF THE U.S. BANK CANADA US DOLLAR VISA COMMERCIAL CARD WHICH ARE PAYABLE IN THE LAWFUL MONEY OF THE UNITED STATES OF AMERICA.

ACCIDENTAL DEATH & DISMEMBERMENT AND PARALYSIS BENEFITS. THE FULL BENEFIT AMOUNT OF \$500,000 FOR U.S. BANK CANADA COMMERCIAL CARDHOLDERS (OTHER THAN U.S. BANK CANADA U.S. DOLLAR VISA CORPORATE CARDHOLDERS) AND AUTHORIZED TRAVELLERS ON A U.S. BANK CANADA VISA CENTRAL TRAVEL ACCOUNT (CTA) AND US\$300,000 FOR U.S. BANK CANADA U.S. DOLLAR VISA CORPORATE CARDHOLDERS IS PAYABLE FOR ACCIDENTAL LOSS OF LIFE, TWO HANDS OR TWO FEET, SIGHT OF BOTH EYES, ONE HAND AND ONE FOOT, ONE HAND OR ONE FOOT AND SIGHT OF ONE EYE, SPEECH AND HEARING IN BOTH EARS, OR ANY COMBINATION THEREOF. "INJURY" MEANS BODILY INJURY RESULTING DIRECTLY AND INDEPENDENTLY OF ALL OTHER CAUSES FROM AN ACCIDENT WHICH OCCURS WHILE THE INSURED IS COVERED UNDER THE POLICY. THREE FOURTHS OF THE BENEFIT AMOUNT IS PAYABLE FOR ACCIDENTAL LOSS OF ONE LEG OR ONE ARM. TWO THIRDS OF THE BENEFIT AMOUNT IS PAYABLE FOR ACCIDENTAL LOSS OF: ONE HAND, ONE FOOT, SIGHT OF ONE EYE, SPEECH OR HEARING IN BOTH EARS. ONE THIRD OF THE BENEFIT AMOUNT IS PAYABLE FOR THE ACCIDENTAL LOSS OF THE THUMB AND INDEX FINGER OF THE SAME HAND. ONE TENTH OF THE BENEFIT AMOUNT IS PAYABLE FOR THE ACCIDENTAL LOSS OF ONE FINGER OR ONE TOE. THE FULL BENEFIT AMOUNT IS PAYABLE FOR TOTAL PARALYSIS OF BOTH UPPER AND LOWER LIMBS (QUADRIPLEGIA), BOTH LOWER LIMBS (PARAPLEGIA), UPPER AND LOWER LIMBS OF ONE SIDE OF THE BODY (HEMIPLEGIA). "LOSS" MEANS, WITH RESPECT TO A HAND OR FOOT, THE TOTAL AND IRREVOCABLE LOSS OF USE, INCLUDING THE WRIST JOINT AND THE ANKLE JOINT; WITH RESPECT TO EYES, TOTAL AND IRRECOVERABLE LOSS OF SIGHT; WITH RESPECT TO A LEG OR AN ARM, THE TOTAL AND IRREVOCABLE LOSS OF USE THROUGH OR ABOVE THE KNEE OR ELBOW JOINT; WITH RESPECT TO THUMB AND INDEX FINGER OF THE SAME HAND, THE TOTAL AND IRREVOCABLE LOSS OF USE, INCLUDING ALL PHALANGES ON BOTH THUMB AND INDEX FINGER, BUT EXCLUDING THE LOSS OF THE HAND; WITH RESPECT TO SPEECH AND HEARING IN AN EAR, TOTAL AND IRREVOCABLE LOSS; WITH RESPECT TO LOSS OF A FINGER OR A TOE, THE TOTAL AND IRREVOCABLE LOSS OF USE, INCLUDING ALL PHALANGES ON SUCH FINGER OR TOE, BUT EXCLUDING THE LOSS OF THE HAND OR FOOT; WITH REGARD TO PARALYSIS, LOSS MUST RESULT IN THE COMPLETE AND IRREVERSIBLE PARALYSIS OF SUCH LIMBS. "BENEFIT AMOUNT" MEANS THE MAXIMUM AMOUNT APPLICABLE AT THE TIME THE ENTIRE COST OF THE PASSENGER FARE IS CHARGED TO YOUR ACCOUNT. THE LOSS MUST OCCUR WITHIN ONE YEAR OF THE ACCIDENT THAT CAUSED THE INJURY. BENEFITS WILL NOT BE PAID WHILE THE INSURED IS IN A COMA. IF THE INSURED HAS MULTIPLE LOSSES AS THE RESULT OF

ONE ACCIDENT, THE COMPANY WILL PAY THE SINGLE LARGEST BENEFIT APPLICABLE TO THE LOSSES INCURRED. IN NO EVENT WILL DUPLICATE REQUEST FORMS OR MULTIPLE CHARGE CARDS OBLIGATE THE COMPANY IN EXCESS OF THE STATED BENEFIT AMOUNTS FOR ANY ONE LOSS SUSTAINED BY ANY ONE INDIVIDUAL INSURED AS THE RESULT OF ANY ONE ACCIDENT.

NOTE: MAXIMUM BENEFITS FOR ANY ONE SINGLE ACCIDENT ARE LIMITED TO A \$20,000,000 AGGREGATE FOR ALL INSURED OF U.S. BANK CANADA COMBINED UNDER THE POLICY. BENEFITS WILL BE PAID TO EACH INSURED ON A PROPORTIONATE BASIS UP TO THIS AGGREGATE LIMIT OF LIABILITY.

EXPOSURE AND DISAPPEARANCE BENEFITS: WHEN, BY REASON OF AN ACCIDENT COVERED BY THE POLICY, THE INSURED IS UNAVOIDABLY EXPOSED TO THE ELEMENTS AND AS A RESULT OF SUCH EXPOSURE, SUFFERS A LOSS FOR WHICH INDEMNITY IS OTHERWISE PAYABLE UNDER THE POLICY, SUCH LOSS SHALL BE COVERED UNDER THE TERMS OF THE POLICY.

IF THE BODY OF THE INSURED HAS NOT BEEN FOUND WITHIN ONE YEAR OF THE DISAPPEARANCE, SINKING, OR WRECKING OF THE COMMON CARRIER IN WHICH THE INSURED WAS RIDING AT THE TIME OF THE ACCIDENT, IT WILL BE PRESUMED THAT THE INSURED SUFFERED LOSS OF LIFE RESULTING FROM BODILY INJURY CAUSED BY AN ACCIDENT AT THE TIME OF SUCH DISAPPEARANCE, SINKING OR WRECKING.

REHABILITATION BENEFITS. WHEN ACCIDENTAL DISMEMBERMENT/PARALYSIS BENEFITS ARE PAYABLE, AN ADDITIONAL AMOUNT FOR THE REASONABLE AND NECESSARY EXPENSE ACTUALLY INCURRED UP TO THE LIMIT OF \$2,500 FOR SPECIAL TRAINING OF THE INSURED WILL BE PAID PROVIDED: A) SUCH TRAINING IS REQUIRED BECAUSE OF SUCH INJURIES, AND IN ORDER FOR THE INSURED TO BE QUALIFIED TO ENGAGE IN AN OCCUPATION IN WHICH HE/SHE WOULD NOT HAVE BEEN ENGAGED EXCEPT FOR SUCH INJURIES; AND B) EXPENSES ARE INCURRED WITHIN TWO (2) YEARS FROM THE DATE OF THE ACCIDENT. NO PAYMENT WILL BE MADE FOR ORDINARY LIVING, TRAVELLING OR CLOTHING EXPENSES.

FAMILY TRANSPORTATION BENEFITS. IF AN INSURED IS CONFINED AS AN INPATIENT IN A HOSPITAL DUE TO AN ACCIDENTAL INJURY FOR WHICH ACCIDENTAL DISMEMBERMENT AND PARALYSIS BENEFITS ARE PAYABLE, AND THE ATTENDING PHYSICIAN RECOMMENDS THE ATTENDANCE OF AN IMMEDIATE FAMILY MEMBER, BENEFITS WILL BE PAID FOR THE EXPENSES INCURRED BY THE IMMEDIATE FAMILY MEMBER FOR TRANSPORTATION TO THE INSURED. IF AN INSURED DIES AS A RESULT OF AN ACCIDENTAL INJURY FOR WHICH AN ACCIDENTAL DEATH BENEFIT IS PAYABLE, AND THE ATTENDANCE OF AN IMMEDIATE FAMILY MEMBER IS REQUIRED, THE COMPANY WILL REIMBURSE AN IMMEDIATE FAMILY MEMBER FOR EXPENSES INCURRED TO TRAVEL TO THE LOCALE OF THE INSURED'S DEATH. ALL TRANSPORTATION MUST BE PROVIDED BY A COMMON CARRIER BY THE MOST DIRECT AND ECONOMICAL ROUTE POSSIBLE AND IS SUBJECT TO A MAXIMUM OF \$1,000 PER ACCIDENTAL INJURY. "IMMEDIATE FAMILY MEMBER" MEANS THE LEGAL SPOUSE OR DOMESTIC PARTNER, PARENTS, CHILDREN, BROTHERS, SISTERS OR GRANDPARENTS OF THE INSURED. "DOMESTIC PARTNER" MEANS A PERSON WHO COHABITS ON A CONTINUOUS BASIS WITH THE INSURED IN A RELATIONSHIP OF A CONJUGAL NATURE WHICH HAS BEEN PUBLICLY RECOGNIZED AS SUCH FOR AT LEAST ONE YEAR. "HOSPITAL" MEANS A FACILITY LICENSED AS A HOSPITAL UNDER LEGISLATION IN EFFECT IN THE COUNTRY WHERE IT IS LOCATED.

EXCLUSIONS. THIS INSURANCE DOES NOT COVER ANY LOSS CAUSED BY OR RESULTING FROM INTENTIONALLY SELF-INFLICTED INJURY; SUICIDE OR ATTEMPTED SUICIDE, WHETHER SAME OR INSANE; AN INSURRECTION, WAR OR ACT OF WAR, DECLARED OR NOT; INJURY SUSTAINED WHILE RIDING ON ANY AIRCRAFT EXCEPT A CIVIL OR PUBLIC AIRCRAFT OR MILITARY TRANSPORT AIRCRAFT; INJURY SUSTAINED WHILE RIDING ON ANY AIRCRAFT A) AS A PILOT, CREWMEMBER, OPERATOR OR STUDENT PILOT OR B) AS A FLIGHT INSTRUCTOR OR EXAMINER; INJURY SUSTAINED WHILE RIDING ON ANY COMMERCIAL VEHICLE AS A DRIVER, PILOT OR CREW MEMBER; SICKNESS OR DISEASE; THE INSURED'S PARTICIPATION IN A CRIMINAL OFFENCE OR A RIOT, OR COMMISSION OF OR ATTEMPT TO COMMIT A FELONY; ACTIVE FULL-TIME SERVICE IN THE ARMED FORCES OF ANY COUNTRY; OR DEATH OR LOSS OF USE RESULTING DIRECTLY OR INDIRECTLY FROM DRUG OR ALCOHOL ABUSE, OR USE OF NARCOTICS.

EFFECTIVE AND TERMINATION DATE. YOUR INSURANCE UNDER THIS PROGRAM IS EFFECTIVE ON THE LATER OF: 1) MAY 1, 2003; OR 2) THE DATE YOU BECOME AN ELIGIBLE PERSON. YOUR INSURANCE UNDER THIS PROGRAM WILL CEASE ON THE EARLIEST OF: 1) THE DATE THE INSURANCE POLICY IS TERMINATED; 2) THE DATE YOUR ACCOUNT CEASES TO BE IN GOOD STANDING OR IS CANCELLED; OR 3) THE DATE YOU CEASE TO BE AN ELIGIBLE PERSON.

FILING CLAIMS FOR BENEFITS: TO FILE A CLAIM UNDER THIS PROGRAM, WRITE TO THE PLAN ADMINISTRATOR: ROBINSON INTERNATIONAL INCORPORATED, 208 SOUTH LaSALLE STREET, CHICAGO, ILLINOIS 60604. THE PLAN ADMINISTRATOR WILL PROVIDE YOU WITH INSTRUCTIONS AND FORMS FOR FILING PROOF OF LOSS. WRITTEN NOTICE OF CLAIM MUST BE GIVEN TO THE COMPANY WITHIN 90 DAYS AFTER THE OCCURRENCE OF ANY COVERED LOSS, OR AS SOON THEREAFTER AS IS REASONABLY POSSIBLE.

PLEASE READ THIS DESCRIPTION OF COVERAGE 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 TO EACH ELIGIBLE CARDHOLDER OR AUTHORIZED TRAVELLER OF THE PRINCIPAL PROVISIONS OF THE INSURANCE. COMPLETE PROVISIONS PERTAINING TO THIS PROGRAM OF INSURANCE, INCLUDING LIMITATIONS AND EXCLUSIONS, ARE CONTAINED IN POLICY NUMBER SRG 9021266 ISSUED AND UNDERWRITTEN BY AMERICAN HOME ASSURANCE COMPANY (THE "COMPANY"), WITH OFFICES IN TORONTO, ONTARIO. IF A CONFLICT EXISTS BETWEEN A STATEMENT IN THIS DESCRIPTION OF COVERAGE AND ANY PROVISIONS IN THE POLICY, THE POLICY WILL GOVERN.

IF YOU HAVE ANY QUESTIONS REGARDING THIS COMMON CARRIER TRAVEL ACCIDENT INSURANCE PROGRAM, WRITE THE PROGRAM ADMINISTRATOR:
ROBINSON INTERNATIONAL INCORPORATED, 208 SOUTH LaSALLE STREET, CHICAGO IL 60604.

NOTE: THIS DESCRIPTION OF COVERAGE REPLACES ANY AND ALL DESCRIPTIONS OF COVERAGE OR CERTIFICATES PREVIOUSLY ISSUED WITH RESPECT TO THE INSURANCE DESCRIBED HEREIN.

TERMS DEFINED

"COMMON CARRIER" MEANS ANY LAND, WATER, OR AIR CONVEYANCE OPERATED UNDER A LICENSE FOR THE TRANSPORTATION OF PASSENGERS FOR HIRE. COMMON CARRIER DOES NOT INCLUDE ANY CONVEYANCE THAT IS HIRED OR USED FOR A SPORT, GAMESMANSHIP, CONTEST, SIGHTSEEING, OBSERVATORY AND/OR RECREATIONAL ACTIVITY, REGARDLESS OF WHETHER SUCH CONVEYANCE IS LICENSED. COMMON CARRIER DOES INCLUDE ANOTHER COMMON CARRIER WHICH IS PROVIDING ALTERNATIVE TRANSPORTATION FOR THE COMMON CARRIER WHICH WAS DELAYED OR RE-ROUTED, REQUIRING THE CARRIER WHICH WOULD HAVE OPERATED THE COMMON CARRIER TO ARRANGE FOR SUCH ALTERNATE TRANSPORTATION.

"WHILE ON THE BUSINESS OF YOUR EMPLOYER" MEANS WHILE ON ASSIGNMENT BY OR AT THE DIRECTION OF YOUR EMPLOYER FOR THE PURPOSE OF FURTHERING THE BUSINESS OF YOUR EMPLOYER, BUT DOES NOT INCLUDE ANY PERIOD OF TIME: 1) WHILE YOU ARE WORKING AT YOUR REGULAR PLACE OF EMPLOYMENT; 2) DURING THE COURSE OF EVERYDAY TRAVEL TO AND FROM WORK; OR 3) DURING AN AUTHORIZED LEAVE OF ABSENCE OR VACATION.

*"CARDHOLDER" MEANS AN EMPLOYEE OF A DESIGNATED ORGANIZATION WHO IS A PERMANENT RESIDENT OF CANADA, AND WHO HAS BEEN ISSUED A COMMERCIAL CREDIT CARD ACCOUNT BY U.S. BANK CANADA IN HIS/HER NAME. COMMERCIAL CREDIT CARD ACCOUNTS MAY INCLUDE CORPORATE CARD, U.S. DOLLAR CARD, OR ONE CARD. "PERMANENT RESIDENT" MEANS A PERSON WHO RESIDES IN CANADA FOR AT LEAST 6 MONTHS OF THE YEAR. HOWEVER, INDIVIDUALS OTHERWISE ELIGIBLE FOR COVERAGE WHO ARE MEMBERS OF THE CANADIAN FOREIGN SERVICE NEED NOT SATISFY THIS REQUIREMENT.

"AUTHORIZED TRAVELLER" MEANS AN INDIVIDUAL TRAVELLING AT THE REQUEST OF A DESIGNATED ORGANIZATION, WHOSE TICKET IS CHARGED TO A U.S. BANK CANADA VISA CENTRAL TRAVEL ACCOUNT (CTA).

"AUTHORIZED USER" MEANS A FELLOW EMPLOYEE TRAVELING AT THE REQUEST OF A DESIGNATED ORGANIZATION, WHOSE TICKET IS CHARGED TO ANOTHER FELLOW EMPLOYEE'S COMMERCIAL CREDIT CARD ACCOUNT ISSUED BY U.S. BANK CANADA IN HIS/HER NAME.

"ELIGIBLE SPOUSE" MEANS THE INSURED'S LEGAL SPOUSE.

"ELIGIBLE DEPENDENT CHILDREN" MEANS THE INSURED'S UNMARRIED CHILDREN, INCLUDING NATURAL CHILDREN FROM THE MOMENT OF BIRTH, STEP OR FOSTER CHILDREN, ADOPTED CHILDREN FROM THE MOMENT OF PLACEMENT IN THE HOME OF THE INSURED, UNDER AGE 19 (23 IF ATTENDING AN ACCREDITED INSTITUTION OF HIGHER LEARNING ON A FULL-TIME BASIS) AND PRIMARILY DEPENDENT ON THE INSURED FOR SUPPORT AND MAINTENANCE.

November 1, 2002
Certificate of Insurance

PLEASE READ THIS CERTIFICATE CAREFULLY. IT OUTLINES WHAT COLLISION/LOSS DAMAGE INSURANCE IS AND WHAT IS COVERED ALONG WITH THE CONDITIONS UNDER WHICH A PAYMENT WILL BE MADE WHEN YOU RENT AND OPERATE A RENTAL VEHICLE BUT DO NOT ACCEPT THE COLLISION DAMAGE WAIVER (CDW) OR ITS EQUIVALENT OFFERED BY A RENTAL AGENCY. IT ALSO PROVIDES INSTRUCTIONS ON HOW TO MAKE A CLAIM.

DEFINITIONS

ALL TERMS PRINTED IN ITALICS ARE DEFINED IN THE "DEFINED TERMS" SECTION OF THIS CERTIFICATE OF INSURANCE. THIS CERTIFICATE SHOULD BE KEPT IN A SAFE PLACE AND CARRIED WITH YOU WHEN YOU TRAVEL.

EFFECTIVE NOVEMBER 1, 2002 ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA (REFERRED TO IN THIS CERTIFICATE AS THE "COMPANY") PROVIDES THE INSURANCE FOR THIS CERTIFICATE UNDER POLICY VC200101 (REFERRED TO IN THIS CERTIFICATE AS THE "POLICY").

THIS CERTIFICATE IS NOT A CONTRACT OF INSURANCE. IT CONTAINS ONLY A SUMMARY OF THE PRINCIPAL PROVISIONS OF THE POLICY.

ALL BENEFITS ARE SUBJECT IN EVERY RESPECT TO THE POLICY WHICH ALONE CONSTITUTES THE AGREEMENT UNDER WHICH PAYMENTS ARE MADE.

THIS COVERAGE MAY BE CANCELLED, CHANGED OR MODIFIED AT THE OPTION OF THE CARD ISSUER AT ANY TIME WITHOUT NOTICE.

A. VISA COLLISION/LOSS DAMAGE INSURANCE AT A GLANCE

- ONLY THE CARDHOLDER MAY RENT A VEHICLE AND DECLINE THE RENTAL AGENCY'S COLLISION DAMAGE WAIVER (CDW) OR AN EQUIVALENT COVERAGE OFFERING. THIS COVERAGE APPLIES ONLY TO THE INSURED PERSON'S PERSONAL AND BUSINESS USE OF THE RENTAL VEHICLE.
- YOUR U.S. BANK CANADA VISA* COMMERCIAL CARD MUST BE IN GOOD STANDING.
- YOU MUST INITIATE AND COMPLETE THE ENTIRE RENTAL TRANSACTION WITH THE SAME U.S. BANK CANADA VISA* COMMERCIAL CARD.
- THE FULL COST OF THE RENTAL MUST BE CHARGED TO YOUR U.S. BANK CANADA VISA* COMMERCIAL CARD TO ACTIVATE COVERAGE.
- COVERAGE IS LIMITED TO ONE RENTAL VEHICLE AT A TIME, I.E., IF DURING THE SAME PERIOD THERE IS MORE THAN ONE VEHICLE RENTED BY THE CARDHOLDER, ONLY THE FIRST RENTAL WILL BE ELIGIBLE FOR THESE BENEFITS.
- THE LENGTH OF TIME YOU RENT THE SAME VEHICLE OR VEHICLES MUST NOT EXCEED 48 CONSECUTIVE DAYS, WHICH FOLLOW ONE IMMEDIATELY AFTER THE OTHER. IN ORDER TO BREAK THE CONSECUTIVE DAY CYCLE, A FULL CALENDAR DAY MUST EXIST BETWEEN RENTAL PERIODS. IF THE RENTAL PERIOD EXCEEDS 48 CONSECUTIVE DAYS, COVERAGE WILL NOT BE PROVIDED FROM THE FIRST DAY ONWARDS, I.E., COVERAGE WILL NOT BE PROVIDED FOR EITHER THE FIRST 48 CONSECUTIVE DAYS OR ANY SUBSEQUENT DAYS. COVERAGE MAY NOT BE EXTENDED FOR MORE THAN 48 DAYS BY RENEWING OR TAKING OUT A NEW RENTAL AGREEMENT WITH THE SAME OR ANOTHER RENTAL AGENCY FOR THE SAME VEHICLE OR ANOTHER VEHICLE.
- COVERAGE IS LIMITED TO LOSS/DAMAGE TO, OR THEFT OF A RENTAL VEHICLE ONLY UP TO THE RENTAL VEHICLE'S ACTUAL CASH VALUE PLUS VALID LOSS OF USE CHARGES.
- THE CARDHOLDER MUST DECLINE ON THE RENTAL CONTRACT THE CDW OPTION OR ITS EQUIVALENT OFFERED BY THE RENTAL AGENCY. (THE ROYAL & SUN ALLIANCE COLLISION/LOSS DAMAGE INSURANCE COVERAGE DOES NOT PAY FOR

THE PREMIUM CHARGED BY THE RENTAL AGENCY FOR THE CDW OFFERED BY THE RENTAL AGENCY).

- MOST VEHICLES ARE COVERED BY THE POLICY. (A LIST OF VEHICLES EXCLUDED FROM THIS COVERAGE IS OUTLINED IN THE SECTION "TYPES OF VEHICLES COVERED").
- THE ROYAL & SUN ALLIANCE COLLISION/LOSS DAMAGE INSURANCE PROGRAM WILL PROVIDE COVERAGE TO CARDHOLDERS WHEN THE FULL COST OF EACH RENTAL OF A VEHICLE (PER USE AND MILEAGE CHARGES) IS PAID FOR USING YOUR U.S. BANK CANADA VISA COMMERCIAL CARD AND THE CAR SHARING PROGRAM'S COLLISION/LOSS DAMAGE INSURANCE IS DECLINED.
- COVERAGE IS AVAILABLE EXCEPT WHERE PROHIBITED BY LAW.
- CLAIMS MUST BE REPORTED WITHIN 48 HOURS OF THE LOSS/DAMAGE OCCURRING BY CALLING 1-800-847-2911 (WHEN IN CANADA OR THE UNITED STATES) OR, CALL COLLECT (410) 581-9994.

PLEASE READ THE FOLLOWING COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS.

ROYAL & SUN ALLIANCE COLLISION/LOSS DAMAGE (CLD) INSURANCE PROVIDES COVERAGE WHEN YOU USE YOUR U.S. BANK CANADA VISA COMMERCIAL CARD TO PAY IN FULL FOR A RENTAL VEHICLE AND DECLINE THE CDW (OR AN EQUIVALENT COVERAGE) OFFERED BY THE RENTAL AGENCY. THERE IS NO ADDITIONAL CHARGE FOR THE ROYAL & SUN ALLIANCE CLD INSURANCE. THE COVERAGE COMPENSATES YOU OR A RENTAL AGENCY FOR LOSS/DAMAGES UP TO THE ACTUAL CASH VALUE OF THE RENTAL VEHICLE AND VALID RENTAL AGENCY LOSS OF USE CHARGES WHEN THE CONDITIONS DESCRIBED BELOW ARE MET.

B. COLLISION/LOSS DAMAGE COVERS

ROYAL AND SUN ALLIANCE COLLISION/LOSS DAMAGE CLD INSURANCE IS PRIMARY INSURANCE (EXCEPT FOR LOSSES THAT MAY BE WAIVED OR ASSUMED BY THE RENTAL AGENCY OR ITS INSURER, AND IN SUCH CIRCUMSTANCES WHERE LOCAL GOVERNMENT INSURANCE LEGISLATION STATES OTHERWISE) WHICH PAYS THE AMOUNT FOR WHICH YOU ARE LIABLE TO THE RENTAL AGENCY UP TO THE ACTUAL CASH VALUE OF THE DAMAGED OR STOLEN RENTAL VEHICLE AS WELL AS VALID LOSS OF USE CHARGES RESULTING FROM DAMAGE OR THEFT OCCURRING WHILE YOU ARE THE RENTER OF THE RENTAL VEHICLE.

THE LENGTH OF TIME YOU RENT THE SAME VEHICLE OR VEHICLES MUST NOT EXCEED 48 CONSECUTIVE DAYS. IF YOU RENT THE SAME VEHICLE OR VEHICLES FOR MORE THAN 48 CONSECUTIVE DAYS, NO COVERAGE IS PROVIDED FOR ANY PART OF YOUR RENTAL PERIOD.

THIS COVERAGE DOES NOT INCLUDE LOSS ARISING DIRECTLY OR INDIRECTLY FROM:

1. A REPLACEMENT VEHICLE FOR WHICH YOUR PERSONAL AUTOMOBILE INSURANCE IS COVERING ALL OR PART OF THE COST OF THE RENTAL;
2. THIRD PARTY LIABILITY;
3. PERSONAL INJURY, AND DAMAGE TO PROPERTY, EXCEPT THE RENTAL VEHICLE ITSELF OR ITS EQUIPMENT;
4. THE OPERATION OF THE RENTAL VEHICLE AT ANY TIME DURING WHICH ANY INSURED PERSON IS DRIVING WHILE INTOXICATED OR UNDER THE INFLUENCE OF ANY NARCOTIC;
5. ANY DISHONEST, FRAUDULENT OR CRIMINAL ACT COMMITTED BY ANY INSURED PERSON;
6. WEAR AND TEAR, GRADUAL DETERIORATION, OR MECHANICAL OR ELECTRICAL BREAKDOWN OR FAILURE, INHERENT VICE OR DAMAGE, INSECTS OR VERMIN;
7. OPERATION OF THE RENTAL VEHICLE IN VIOLATION OF THE TERMS OF THE RENTAL

AGREEMENT EXCEPT:

- (A) INSURED PERSONS AS DEFINED, MAY OPERATE THE RENTAL VEHICLE;
- (B) THE RENTAL VEHICLE MAY BE DRIVEN ON PUBLICLY MAINTAINED GRAVEL ROADS;
- (C) THE RENTAL VEHICLE MAY BE DRIVEN ACROSS PROVINCIAL AND STATE BOUNDARIES IN CANADA AND THE U.S. AND BETWEEN CANADA AND THE U.S.

N.B. IT MUST BE NOTED THAT LOSS/DAMAGE ARISING WHILE THE VEHICLE IS BEING OPERATED UNDER (A), (B) OR (C) ABOVE IS COVERED BY THIS INSURANCE. HOWEVER, THE RENTAL AGENCY'S THIRD PARTY INSURANCE WILL NOT BE IN FORCE AND, AS SUCH, YOU MUST ENSURE THAT YOU ARE ADEQUATELY INSURED PRIVATELY FOR THIRD PARTY LIABILITY.

8. SEIZURE OR DESTRUCTION UNDER A QUARANTINE OR CUSTOMS REGULATIONS OR CONFISCATED BY ORDER OF ANY GOVERNMENT OR PUBLIC AUTHORITY;
9. TRANSPORTATION OF CONTRABAND OR ILLEGAL TRADE;
10. WAR, HOSTILE OR WARLIKE ACTION, INSURRECTION, REBELLION, REVOLUTION, CIVIL WAR, USURPED POWER, OR ACTION TAKEN BY GOVERNMENT OR PUBLIC AUTHORITY IN HINDERING, COMBATING OR DEFENDING AGAINST SUCH ACTION;
11. TRANSPORTATION OF PROPERTY OR PASSENGERS FOR HIRE;
12. NUCLEAR REACTION, NUCLEAR RADIATION, OR RADIOACTIVE CONTAMINATION;
13. INTENTIONAL DAMAGE TO THE RENTAL VEHICLE BY AN INSURED PERSON.

C. WHO IS ELIGIBLE FOR COVERAGE?

INSURED PERSONS AS DEFINED PROVIDED THAT:

1. YOUR CARD ACCOUNT PRIVILEGES HAVE NOT BEEN TERMINATED OR SUSPENDED, AND/OR
2. YOUR CARD ACCOUNT IS NOT MORE THAN 90 DAYS PAST DUE.

D. COVERAGE ACTIVATION

FOR COVERAGE TO BE IN EFFECT, YOU MUST:

1. USE YOUR U.S. BANK CANADA VISA* COMMERCIAL CARD TO PAY FOR THE ENTIRE RENTAL FROM A RENTAL AGENCY;
 2. DECLINE THE RENTAL AGENCY'S CDW OPTION OR SIMILAR COVERAGE OFFERED BY THE RENTAL AGENCY ON THE RENTAL CONTRACT. IF THERE IS NO SPACE ON THE VEHICLE RENTAL CONTRACT FOR YOU TO INDICATE THAT YOU HAVE DECLINED THE COVERAGE, THEN INDICATE IN WRITING ON THE CONTRACT "I DECLINE CDW PROVIDED BY THIS MERCHANT".
- RENTAL VEHICLES WHICH ARE PART OF PREPAID TRAVEL PACKAGES ARE ALSO COVERED IF THE TOTAL PACKAGE WAS PAID BY YOUR U.S. BANK CANADA VISA* COMMERCIAL CARD,
 - YOU ARE COVERED IF YOU RECEIVE A "FREE RENTAL" AS A RESULT OF A PROMOTION WHERE YOU HAVE HAD TO MAKE PREVIOUS VEHICLE RENTALS AND IF EACH SUCH PREVIOUS RENTAL WAS ENTIRELY PAID FOR WITH YOUR U.S. BANK CANADA VISA* COMMERCIAL CARD,
 - YOU ARE COVERED IF YOU RECEIVE A "FREE RENTAL" DAY(S) AS A RESULT OF A VISA TRAVEL REWARD PROGRAM (OR OTHER SIMILAR VISA PROGRAM) FOR THE NUMBER OF DAYS OF FREE RENTAL. IF THE FREE RENTAL DAY(S) ARE COMBINED WITH RENTAL DAYS FOR WHICH YOU PAY THE NEGOTIATED RATE, THIS ENTIRE BALANCE MUST BE PAID BY YOUR U.S. BANK CANADA VISA* COMMERCIAL CARD,
 - YOU ARE COVERED IF POINTS EARNED UNDER YOUR U.S. BANK CANADA VISA COMMERCIAL CARD (MEMBER POINTS PROGRAM) ARE USED TO PAY FOR THE RENTAL. HOWEVER, IF ONLY A PARTIAL PAYMENT IS PAID USING THE (MEMBER POINTS PROGRAM), THE ENTIRE BALANCE OF THAT RENTAL MUST BE PAID USING YOUR U.S. BANK CANADA VISA* COMMERCIAL CARD IN ORDER TO BE

COVERED.

E. COVERAGE TERMINATION

THERE IS **NO** COVERAGE WHEN:

1. THE RENTAL AGENCY REASSUMES CONTROL OF THE RENTAL VEHICLE;
2. THIS POLICY IS CANCELLED;
3. YOUR RENTAL PERIOD IS MORE THAN **48** CONSECUTIVE DAYS, OR YOUR RENTAL PERIOD IS EXTENDED FOR MORE THAN **48** CONSECUTIVE DAYS BY RENEWING OR TAKING OUT A NEW RENTAL AGREEMENT WITH THE SAME OR ANOTHER RENTAL AGENCY FOR THE SAME VEHICLE OR OTHER VEHICLES.
4. YOUR U.S. BANK CANADA VISA* COMMERCIAL CARD IS CANCELLED OR CARD PRIVILEGES ARE OTHERWISE TERMINATED.

F. WHERE COVERAGE IS AVAILABLE

THIS COVERAGE IS AVAILABLE ON A **24**-HOUR BASIS UNLESS PRECLUDED BY LAW OR THE COVERAGE IS IN VIOLATION OF THE TERMS OF THE RENTAL CONTRACT IN THE JURISDICTION IN WHICH IT WAS FORMED (OTHER THAN UNDER SECTION B, PART 7 (A) (B) OR (C) ABOVE).

(SEE THE SECTION ON "HELPFUL HINTS" FOR TIPS ON LOCATIONS WHERE USE OF THIS COVERAGE MAY BE CHALLENGED AND WHAT TO DO WHEN A RENTAL AGENCY MAKES THE RENTAL OR RETURN OF A VEHICLE DIFFICULT.)

G. TYPES OF VEHICLES COVERED

THE TYPES OF RENTAL VEHICLES COVERED INCLUDE:

ALL CARS, SPORT UTILITY VEHICLES, AND MINI-VANS (DEFINED AS VANS MADE BY AN AUTOMOBILE MANUFACTURER AND CLASSIFIED BY THE MANUFACTURER OR A GOVERNMENT AUTHORITY AS MINI-VANS MADE TO TRANSPORT A MAXIMUM OF EIGHT (8) PEOPLE INCLUDING THE DRIVER AND WHICH ARE USED EXCLUSIVELY FOR THE TRANSPORTATION OF PASSENGERS AND THEIR LUGGAGE) EXCEPT THOSE EXCLUDED BELOW.

THE FOLLOWING VEHICLES ARE **NOT** COVERED:

1. VANS, CARGO VANS OR MINI CARGO VANS (OTHER THAN MINI-VANS AS DESCRIBED ABOVE);
2. TRUCKS, PICK-UP TRUCKS OR ANY VEHICLE THAT CAN BE SPONTANEOUSLY RECONFIGURED INTO A PICK-UP TRUCK;
3. LIMOUSINES;
4. OFF-ROAD VEHICLES - MEANING ANY VEHICLE USED ON ROADS THAT ARE NOT PUBLICLY MAINTAINED ROADS UNLESS USED TO INGRESS AND EGRESS PRIVATE PROPERTY;
5. MOTORCYCLES, MOPEDS OR MOTOR BIKES;
6. TRAILERS, CAMPERS, RECREATIONAL VEHICLES OR VEHICLES NOT LICENSED FOR ROAD USE;
7. VEHICLES TOWING OR PROPPELLING TRAILERS OR ANY OTHER OBJECT;
8. MINI-BUSES OR BUSES;
9. ANY VEHICLE WITH A MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP) EXCLUDING ALL TAXES, OVER SIXTY-FIVE THOUSAND DOLLARS (\$65,000) CANADIAN, AT THE TIME AND PLACE OF LOSS;
10. EXOTIC VEHICLES, MEANING VEHICLES SUCH AS ASTON MARTIN, BENTLEY, BRICKLIN, DAIMLER, DELOREAN, EXCALIBUR, FERRARI, JENSEN, LAMBORGHINI, LOTUS, MASERATI, PORSCHÉ, ROLLS ROYCE;
11. ANY VEHICLE WHICH IS EITHER WHOLLY OR IN PART HAND MADE, HAND FINISHED OR HAS A LIMITED PRODUCTION OF UNDER **2,500** VEHICLES PER YEAR;
12. ANTIQUE VEHICLES, MEANING A VEHICLE OVER TWENTY (20) YEARS OLD OR WHICH HAS NOT BEEN MANUFACTURED FOR TEN (10) YEARS OR MORE;

13. TAX-FREE CARS.

LUXURY VEHICLES SUCH AS BMW, CADILLAC, LINCOLN AND MERCEDES BENZ ARE COVERED AS LONG AS THEY MEET THE ABOVE REQUIREMENTS.

IN THE EVENT OF AN ACCIDENT/THEFT

- WITHIN **48** HOURS, CALL TOLL FREE **1-800-847-2911** IF YOU ARE IN CANADA OR THE UNITED STATES OR CALL COLLECT (410) 581-9994. THE REPRESENTATIVE WILL ANSWER YOUR QUESTIONS AND SEND YOU A CLAIM FORM.
- DECIDE WITH THE RENTAL AGENT WHICH ONE OF YOU WILL MAKE THE CLAIM.
- IF THE RENTAL AGENT DECIDES TO SETTLE THE CLAIM DIRECTLY, COMPLETE THE ACCIDENT REPORT CLAIM FORM AND ASSIGN THE RIGHT FOR THE RENTAL AGENCY TO MAKE THE CLAIM ON YOUR BEHALF ON THE CLAIM FORM OR OTHER AUTHORIZED FORMS. IT IS IMPORTANT TO NOTE THAT YOU REMAIN RESPONSIBLE FOR THE LOSS/DAMAGE AND THAT YOU MAY BE CONTACTED IN THE FUTURE TO ANSWER INQUIRIES RESULTING FROM THE CLAIMS PROCESS. ORIGINAL DOCUMENTATION MAY ALSO BE REQUIRED IN SOME INSTANCES. (IF YOU HAVE ANY QUESTIONS, ARE HAVING ANY DIFFICULTIES, OR WOULD LIKE THE CLAIMS ADMINISTRATOR TO BE INVOLVED IMMEDIATELY, CALL THE NUMBER PROVIDED ABOVE).
- IF YOU WILL BE MAKING THE CLAIM, YOU MUST CALL THE CLAIMS ADMINISTRATOR WITHIN **48** HOURS OF THE DAMAGE/THEFT HAVING OCCURRED. YOUR CLAIM MUST BE SUBMITTED WITH AS MUCH DOCUMENTATION, REQUESTED BELOW, AS POSSIBLE WITHIN **45** DAYS OF DISCOVERING THE LOSS/DAMAGE. YOU WILL NEED TO PROVIDE ALL DOCUMENTATION WITHIN **90** DAYS OF THE DATE OF DAMAGE OR THEFT TO THE CLAIMS ADMINISTRATOR AT THE ADDRESS PROVIDED BELOW.

THE FOLLOWING CLAIM DOCUMENTATION IS REQUIRED:

- THE CLAIM FORM, COMPLETED AND SIGNED;
- YOUR VISA SALES DRAFT SHOWING THAT THE RENTAL WAS PAID IN FULL WITH THE VISA CARD, OR THE VISA SALES DRAFT SHOWING THE BALANCE OF CHARGES FOR THE RENTAL IF A POINTS PROGRAM WAS USED TO PAY FOR PART OF THE RENTAL;
- THE ORIGINAL COPY OF BOTH SIDES OF THE VEHICLE RENTAL AGREEMENT;
- ACCIDENT OR DAMAGE REPORT, IF AVAILABLE;
- THE ITEMIZED REPAIR BILL, OR IF NOT AVAILABLE, A COPY OF THE ESTIMATE;
- RECEIPT FOR PAID REPAIRS;
- POLICE REPORT, WHEN AVAILABLE;
- COPY OF YOUR BILLING OR PRE-BILLING STATEMENT IF ANY REPAIR CHARGES WERE BILLED TO YOUR ACCOUNT.

FORWARD THIS DOCUMENTATION TO:

ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA
ATTN: CLAIMS MANAGEMENT SERVICES
2225 ERIN MILLS PARKWAY SUITE 1000
MISSISSAUGA ONTARIO, L5K 2S9

UNDER NORMAL CIRCUMSTANCES, THE CLAIM WILL BE PAID WITHIN **15** DAYS AFTER THE CLAIMS ADMINISTRATOR HAS RECEIVED ALL NECESSARY DOCUMENTATION. IF THE CLAIM CANNOT BE ASSESSED ON THE BASIS OF THE INFORMATION THAT HAS BEEN PROVIDED, IT WILL BE CLOSED.

AFTER THE COMPANY HAS PAID YOUR CLAIM, YOUR RIGHTS AND RECOVERIES WILL BE TRANSFERRED TO THE COMPANY TO THE EXTENT OF THE COMPANY'S PAYMENT FOR THE LOSS/DAMAGE INCURRED WHEN THE RENTAL VEHICLE WAS YOUR RESPONSIBILITY. THIS MEANS THE COMPANY WILL THEN BE ENTITLED, AT ITS OWN EXPENSE, TO SUE IN YOUR NAME. IF THE COMPANY CHOOSES TO SUE ANOTHER PARTY IN YOUR NAME, YOU MUST GIVE THE COMPANY ALL THE ASSISTANCE THE COMPANY MAY REASONABLY REQUIRE TO SECURE ITS RIGHTS AND REMEDIES. THIS MAY INCLUDE PROVIDING YOUR SIGNATURE ON ALL NECESSARY DOCUMENTS THAT ENABLE THE COMPANY TO SUE IN

YOUR NAME.

ONCE YOU REPORT DAMAGE, LOSS OR THEFT, A CLAIM FILE WILL BE OPENED AND WILL REMAIN OPEN FOR SIX (6) MONTHS FROM THE DATE OF THE DAMAGE OR THEFT. PAYMENT WILL ONLY BE MADE ON A CLAIM OR ANY PART OF A CLAIM THAT IS COMPLETELY SUBSTANTIATED AS REQUIRED BY THE CLAIMS ADMINISTRATOR WITHIN SIX (6) MONTHS OF THE DATE OF LOSS/DAMAGE.

YOU SHOULD USE DUE DILIGENCE AND DO ALL THINGS NECESSARY TO AVOID OR REDUCE ANY LOSS OR DAMAGE TO PROPERTY PROTECTED BY THIS VISA COLLISION/LOSS DAMAGE INSURANCE.

IF YOU MAKE A CLAIM KNOWING IT TO BE FALSE OR FRAUDULENT IN ANY RESPECT, YOU WILL NOT BE ENTITLED TO THE BENEFITS OF THIS PROTECTION, NOR TO THE PAYMENT OF ANY CLAIM MADE UNDER THIS POLICY.

HELPFUL HINTS

BEFORE YOU RENT A VEHICLE, FIND OUT IF YOU ARE REQUIRED TO PROVIDE A DEPOSIT IF YOU WISH TO DECLINE THE RENTAL AGENCY'S CDW. IF POSSIBLE, SELECT A RENTAL AGENCY WHICH PROVIDES AN EXCELLENT RATE AND ALLOWS YOU TO DECLINE THE CDW WITHOUT HAVING TO MAKE A DEPOSIT.

RENTAL AGENCIES IN SOME COUNTRIES MAY RESIST YOUR DECLINING THEIR CDW COVERAGE. THESE RENTAL AGENCIES MAY TRY TO ENCOURAGE YOU TO TAKE THEIR COVERAGE OR TO PROVIDE A DEPOSIT. IF YOU EXPERIENCE DIFFICULTY USING YOUR ROYAL & SUN ALLIANCE CLD INSURANCE COVERAGE, PLEASE CALL TOLL FREE **1-800-847-2911** IF YOU ARE IN CANADA OR THE UNITED STATES OR, CALL COLLECT (410) 581-9994 AND PROVIDE:

- THE NAME OF THE RENTAL AGENCY INVOLVED;
- THE RENTAL AGENCY'S ADDRESS;
- THE DATE OF THE RENTAL;
- THE NAME OF THE RENTAL AGENCY REPRESENTATIVE WITH WHOM YOU SPOKE, AND YOUR RENTAL CONTRACT NUMBER.

THE RENTAL AGENCY WILL THEN BE CONTACTED AND ACQUAINTED WITH THE ROYAL & SUN ALLIANCE CLD INSURANCE COVERAGE.

IN CERTAIN LOCATIONS, THE LAW REQUIRES THAT RENTAL AGENCIES PROVIDE COLLISION DAMAGE COVERAGE IN THE PRICE OF THE VEHICLE RENTAL. IN THESE LOCATIONS (AND IN COSTA RICA OR ELSEWHERE WHERE CARDHOLDERS MAY BE REQUIRED TO ACCEPT CDW), THE ROYAL & SUN ALLIANCE CLD INSURANCE WILL PROVIDE COVERAGE FOR ANY REQUIRED DEDUCTIBLE PROVIDED THAT ALL THE PROCEDURES OUTLINED IN THE CERTIFICATE ARE FOLLOWED AND THE RENTAL AGENCY'S DEDUCTIBLE WAIVER HAS BEEN DECLINED ON THE RENTAL CONTRACT.

YOU WILL NOT BE COMPENSATED FOR ANY PAYMENT YOU MAY HAVE MADE TO OBTAIN THE RENTAL AGENCY'S CDW.

CHECK THE RENTAL VEHICLE CAREFULLY FOR SCRATCHES OR DENTS BEFORE AND AFTER YOU DRIVE THE VEHICLE. BE SURE TO POINT OUT WHERE THE SCRATCHES OR DENTS ARE LOCATED TO A RENTAL AGENCY REPRESENTATIVE.

IF THE VEHICLE HAS SUSTAINED DAMAGE OF ANY KIND, IMMEDIATELY PHONE ONE OF THE NUMBERS PROVIDED AND DO NOT SIGN A BLANK SALES DRAFT TO COVER THE DAMAGE AND LOSS OF USE CHARGES OR, A SALES DRAFT WITH AN ESTIMATED COST OF REPAIR AND LOSS OF USE CHARGES. THE RENTAL AGENT MAY MAKE A CLAIM ON YOUR BEHALF TO RECOVER REPAIR AND LOSS OF USE CHARGES BY FOLLOWING THE PROCEDURES OUTLINED IN THE SECTION "IN THE EVENT OF AN ACCIDENT/THEFT".

TERMS DEFINED

"CAR SHARING" MEANS A CAR RENTAL CLUB WHICH GIVES ITS MEMBERS 24 HOUR ACCESS TO A FLEET OF CARS PARKED IN A CONVENIENT LOCATION.

"CARDHOLDER" MEANS THE PERSON WHOSE NAME IS EMBOSSED ON THE U.S. BANK CANADA VISA* COMMERCIAL CARD OR WHO IS AUTHORIZED TO USE THE CARD IN ACCORDANCE WITH THE CARDHOLDER AGREEMENT.

"COMMERCIAL CARD " MEANS THE CORPORATE CARD, U.S. DOLLAR CORPORATE CARD OR ONE CARD ISSUED BY U.S. BANK CANADA.

"INSURED PERSON" MEANS: (1) YOU THE CARDHOLDER, WHO PRESENTS HIMSELF (HERSELF) IN PERSON AT THE RENTAL AGENCY, SIGNS THE RENTAL CONTRACT, DECLINES THE RENTAL AGENCY'S CDW OR ITS EQUIVALENT AND TAKES POSSESSION OF THE RENTAL VEHICLE AND WHO COMPLIES WITH THE TERMS OF THIS POLICY. (2) ANY OTHER PERSON WHO DRIVES THE SAME RENTAL VEHICLE WITH YOUR PERMISSION WHETHER OR NOT SUCH PERSON HAS BEEN LISTED ON THE RENTAL VEHICLE CONTRACT OR HAS BEEN IDENTIFIED TO THE RENTAL AGENCY AT THE TIME OF MAKING THE RENTAL, HOWEVER, YOU AND ALL DRIVERS MUST OTHERWISE QUALIFY UNDER AND FOLLOW THE TERMS OF THE RENTAL CONTRACT AND MUST BE LEGALLY LICENSED AND PERMITTED TO DRIVE THE RENTAL VEHICLE UNDER THE LAWS OF THE JURISDICTION IN WHICH THE RENTAL VEHICLE SHALL BE USED.

IMPORTANT: CHECK WITH YOUR PERSONAL AUTOMOBILE INSURER AND THE RENTAL AGENCY TO ENSURE THAT YOU AND ALL OTHER DRIVERS HAVE ADEQUATE THIRD PARTY LIABILITY COVERAGES, PERSONAL INJURY AND DAMAGE TO PROPERTY COVERAGE. THIS POLICY ONLY COVERS LOSS OR DAMAGE TO THE RENTAL VEHICLE AS STIPULATED HEREIN.

"LOSS OF USE" MEANS THE AMOUNT PAID TO A RENTAL AGENCY TO COMPENSATE IT WHEN A RENTAL VEHICLE IS UNAVAILABLE FOR RENTAL WHILE UNDERGOING REPAIRS FOR DAMAGE INCURRED DURING THE RENTAL PERIOD.

"RENTAL AGENCY" MEANS AN AUTO RENTAL AGENCY LICENSED TO RENT VEHICLES AND WHICH PROVIDES A RENTAL AGREEMENT. FOR GREATER CERTAINTY, THROUGHOUT THIS CERTIFICATE OF INSURANCE THE TERMS 'RENTAL COMPANY' AND 'RENTAL AGENCY' REFER TO BOTH TRADITIONAL AUTO RENTAL AGENCIES AND CAR SHARING PROGRAMS.

"RENTAL AGENCY'S CDW" MEANS AN OPTIONAL COLLISION DAMAGE WAIVER (CDW) OR SIMILAR COVERAGE OFFERED BY CAR RENTAL COMPANIES THAT RELIEVES RENTERS OF FINANCIAL RESPONSIBILITY IF THE CAR IS DAMAGED OR STOLEN WHILE UNDER RENTAL CONTRACT. RENTAL AGENCY'S CDW IS NOT INSURANCE.

"TAX-FREE CAR" MEANS A TAX-FREE CAR PACKAGE THAT PROVIDES TOURISTS WITH A SHORT-TERM (17 DAYS TO 6 MONTHS), TAX-FREE VEHICLE LEASE AGREEMENT WITH A GUARANTEED BUYBACK. THE ROYAL & SUN ALLIANCE COLLISION/LOSS DAMAGE INSURANCE PROGRAM WILL NOT PROVIDE COVERAGE FOR TAX-FREE CARS.

"YOU"/"YOUR" MEANS A U.S. BANK CANADA VISA* COMMERCIAL CARD CARDHOLDER WHOSE NAME IS EMBOSSED ON THE CARD OR WHO IS AUTHORIZED TO USE THE CARD IN ACCORDANCE WITH THE CARDHOLDER AGREEMENT.

U.S. Bank Canada *Visa** Commercial Card: Travel Assistance Centre

The Travel Assistance Centre is a central source for: • emergency assistance • claims assistance • international travel information.
The Travel Assistance Centre is not: • an insurance company • a travel company • a direct provider of medical or legal services.

ELIGIBLE USERS

The Travel Assistance Centre provides the benefits described in the following sections to Commercial Cardholders. Commercial Credit Card Accounts may include Corporate Card, U.S. Dollar Card, or One Card.

ACCESS

The Travel Assistance Centre operates 24 hours, every day. Service is available in many languages. The Centre accepts calls without charge to you, via a 1-800 number, where available, or by accepting your call, collect, from virtually anywhere in the world. † The numbers are:

In Canada and the U.S.: 1-800-847-2911

All other locations (collect): (410) 581-9994

†At the time of this printing, the Travel Assistance Centre is unable to provide service due to local conditions in Afghanistan, Belize, Bosnia, Bhutan, El Salvador, Guyana, Kampuchea, Lebanon, Liberia and Somalia. The Travel Assistance Centre may designate other countries from time to time.

IDENTIFICATION

To use most Travel Assistance Centre services, you must identify yourself as a Commercial Cardholder. If you have your Card number, be prepared to give it to the Travel Assistance Centre representative. If you have lost your Card, you may be asked to provide other information to help the Travel Assistance Centre ensure that you are eligible for the service and to avoid possible fraudulent access to your Card account.

RESPONSIBILITY

The Travel Assistance Centre provides the benefits described in this document, as long as your account is in good standing and you properly identify yourself as a Commercial Cardholder. The trained representatives at the Travel Assistance Centre will exercise their best efforts on your behalf. In cases where appropriate, they will utilize the resources of insurers, Visa member financial institutions, medical, legal or travel professionals, and other outside parties to assist you. The Travel Assistance Centre cannot accept responsibility for the actual performance of any person or company brought into the situation on your behalf.

EMERGENCY MESSAGE SERVICE

The Travel Assistance Centre provides an emergency telephone message service for you when you have unexpected changes in travel plans or when other circumstances make it difficult to contact family, friends or associates.

You can leave an emergency message with the Travel Assistance Centre and ask the Centre to attempt to reach the intended person by telephone, to pass along your message. As an alternative, you can instruct the intended person to check the Travel Assistance Centre for messages from you. Your family, friends or associates can also leave emergency messages for you with the Travel Assistance Centre.

There is no extra charge for this service.

PRESCRIPTION ASSISTANCE

If you are away from home and have an unexpected need for prescription medication, call the Travel Assistance Centre with as much information as you can provide (such as name of the medication, whether you have an existing prescription for it at home or at a pharmacy near your home, and name of your doctor). The Travel Assistance Centre will attempt to have the prescription filled at a pharmacy near your current location.

The cost of filling the prescription will be processed as a purchase to your Card account.

VALUABLE DOCUMENTS DELIVERY

If you have left valuable documents behind (such as passport, visa, birth certificate or driver's license), the Travel Assistance Centre can arrange to have them delivered to you by courier, provided there is someone at your home or office to locate the documents.

Courier expenses are your responsibility; they may be charged to your Card or paid directly by you on receipt of the package, depending on the arrangements offered by the particular courier company serving your location.

LOST OR STOLEN CARD REPORTING & REPLACEMENT

If you have lost your Card and cannot call the Lost/Stolen Card Number shown on your "Important Telephone Numbers" Card, you can call the Travel Assistance Centre. The Centre will accept your report and will make arrangements for a replacement Card to be issued to you. If you require an emergency replacement Card, advise the Travel Assistance Centre, and they will arrange for a Card to be sent to you within one business day, virtually anywhere in the world.

EMERGENCY CASH

If you require emergency cash because you have lost your Card, the Travel Assistance Centre can arrange for up to \$5,000 (in the currency of your card) to be made available to you. The amount requested will be processed as a cash advance to your Card account.

EMERGENCY TICKET/LOST TICKET

If you lose your airline, train, bus, ship or other "common carrier" ticket, the Travel Assistance Centre can arrange for a replacement to be available for you at a terminal or ticket office. The cost of the replacement ticket will be processed as a purchase to your Card.

The Travel Assistance Centre will also help you with lost ticket reimbursement procedures, if you require it, at no charge.

DELAYED/LOST LUGGAGE ASSISTANCE

If your luggage is lost by a carrier (such as airline, train, bus or ship), and the carrier is unable to locate your luggage after you request them to do so, you can call the Travel Assistance Centre for extra help.

The Travel Assistance Centre can follow-up with the carrier on your

behalf. The Centre can also arrange for replacement items to be sent to you, provided there is someone at your home or office to locate and pack the items. If you require emergency cash as a result of lost or delayed luggage, the Travel Assistance Centre can arrange to have a cash advance processed to your Card and to have the cash delivered to you.

The cost of sending replacement items will be your responsibility. There is no charge for the tracing follow-up service.

If you are travelling by air and your checked luggage is delayed for more than four hours, you may be eligible to purchase essential clothing and toiletries and receive reimbursement as outlined in the Emergency Purchases Insurance Certificate. You should call the Travel Assistance Centre if you wish to make a claim under this insurance.

LEGAL ASSISTANCE & BAIL

If you are arrested or detained, involved in an automobile accident, commit a civil or criminal offense, or otherwise are in need of legal assistance, the Travel Assistance Centre will provide you with the name(s) of local attorneys, Canadian Embassies or Consulates. The final selection of any legal service provider is your right and responsibility.

In such a case, the Travel Assistance Centre will maintain contact with you until you have obtained adequate counsel. If you request it, the Travel Assistance Centre will establish and maintain communication with your relatives, friends or business associates.

If you do not have sufficient funds to arrange a bail bond or pay other legal expenses, the Travel Assistance Centre can process a cash advance to your Card account and transmit the funds as requested.

The information and assistance described are provided at no extra cost to you. Any costs associated with legal counsel, fines, bail, court costs or damages are your responsibility.

INSURANCE CLAIMS ASSISTANCE

The following insurance plans are included with your Program:

- Emergency Purchases Insurance
- Auto Rental Collision/Loss Damage Insurance
- Travel Accident Insurance
- Hotel & Motel Burglary Insurance
- Missed Connection, Denied Boarding, & Flight Departure Delay Insurance.

Should you require any information regarding claims under these insurance plans, call the Travel Assistance Centre.

PRE-TRIP INFORMATION

You are invited to call the Travel Assistance Centre for information which may be of assistance in planning a trip. Available information for most countries includes:

- Health precautions as specified by the World Health Organization;
- Weather reports for major cities;

- CURRENCY RATES OF EXCHANGE;
- IMMUNIZATION & VISA REQUIREMENTS;
- INFORMATION REGARDING THE AVAILABILITY OF SPECIALIZED MEDICAL EQUIPMENT, FACILITIES AND SUPPLIES.

PRESCRIPTIONS OR DOCUMENTS. THE TRAVEL ASSISTANCE CENTRE IS ALSO YOUR PRIMARY CONTACT FOR CLAIMS ASSISTANCE, WHEN YOU NEED TO CLAIM ON CERTAIN OF THE INSURANCE POLICIES UNDER THE U.S. BANK CANADA VISA COMMERCIAL PROGRAM. INTERNATIONAL TRAVEL INFORMATION AND 24-HOUR EMERGENCY MESSAGE SERVICES ARE ALSO PROVIDED BY THE TRAVEL ASSISTANCE CENTRE.

THERE IS NO CHARGE TO CALL THE TRAVEL ASSISTANCE CENTRE.

YOU MAY TELEPHONE THE TRAVEL ASSISTANCE CENTRE AT:

IN CANADA AND THE U.S.: 1-800-847-2911

ALL OTHER LOCATIONS (COLLECT): 410-581-9994

QUESTIONS AND ANSWERS ON U.S. BANK CANADA VISA COMMERCIAL CARD TRAVEL ASSISTANCE CENTRE

1. Q. WHAT IS THE TRAVEL ASSISTANCE CENTRE?

A. THE TRAVEL ASSISTANCE CENTRE IS A CENTRAL SOURCE FOR ASSISTANCE AND INFORMATION.

2. Q. WHO CAN USE THE TRAVEL ASSISTANCE CENTRE?

A. YOU, AS A COMMERCIAL CARDHOLDER, HAVE FULL PRIVILEGES TO TAKE ADVANTAGE OF THE SERVICES OFFERED BY THE TRAVEL ASSISTANCE CENTRE.

3. Q. WHAT DOES THE TRAVEL ASSISTANCE CENTRE DO?

A. THE CENTRE PROVIDES ASSISTANCE AND INFORMATION TO COMMERCIAL CARDHOLDERS BY:

- OPERATING 24 HOURS, EVERY DAY OF THE YEAR;
- ACCEPTING YOUR TELEPHONE CALLS TOLL-FREE VIA 1-800-847-2911 AND/OR ACCEPTING COLLECT CALLS (410) 581-9994 FROM VIRTUALLY ANYWHERE IN THE WORLD (SEE LIST OF ACCESS EXCLUSIONS);
- PROVIDING MULTILINGUAL, TRAINED REPRESENTATIVES TO ANSWER YOUR CALLS AND TAKE APPROPRIATE ACTION;
- COORDINATING THE ACTIONS OF LEGAL AND/OR TRAVEL AUTHORITIES WHERE APPROPRIATE ON YOUR BEHALF;
- USING THE WORLDWIDE NETWORK OF VISA MEMBER FINANCIAL INSTITUTIONS TO HELP PROVIDE PROMPT ASSISTANCE WHEN NEEDED;
- PROVIDING ASSISTANCE TO CORPORATE CARDHOLDERS IN MAKING CLAIMS WITH CERTAIN OF THE INSURANCE COMPANIES WHO PROVIDE COVERAGE UNDER THE U.S. BANK CANADA VISA COMMERCIAL PROGRAM.

4. Q. DO I HAVE TO PAY FOR SERVICES PROVIDED BY THE TRAVEL ASSISTANCE CENTRE?

A. NOT IN MOST CASES. THE BASIC SERVICES (SUCH AS 24-HOUR TOLL-FREE LINES ANSWERED BY MULTILINGUAL REPRESENTATIVES) ARE PROVIDED AT NO EXTRA COST TO YOU.

IN SOME CASES WHERE PARTICULAR EXPENSES ARE INCURRED ON YOUR BEHALF, YOU WILL BE EXPECTED TO PAY THESE COSTS. SUCH CIRCUMSTANCES ARE DESCRIBED IN MORE DETAIL IN THE CERTIFICATE ABOVE. THEY INCLUDE ITEMS SUCH AS COURIER COSTS FOR FORGOTTEN VALUABLE DOCUMENTS, THE COST OF REPLACING PRESCRIPTIONS, AND COSTS FOR LEGAL COUNSEL OR BAIL.

5. Q. HOW DO I DECIDE WHETHER TO CALL MY CARD CENTRE OR THE TRAVEL ASSISTANCE CENTRE?

A. YOUR CARD CENTRE IS THE PLACE TO CALL FOR INFORMATION ON YOUR CARD ACCOUNT AND FOR GENERAL INFORMATION ABOUT THE OVERALL PROGRAM.

AS THE ISSUER OF YOUR CARD, YOUR CARD CENTRE'S SPECIAL LOST/STOLEN CARD NUMBER IS ALSO YOUR FIRST CHOICE TO CALL IF YOU LOSE YOUR CARD. THE CARD CENTRE CAN TAKE THE FASTEST ACTION TO PROTECT YOUR ACCOUNT AGAINST FRAUDULENT USE AND TO ISSUE A NEW CARD. (IF YOU CANNOT CALL THIS SPECIAL NUMBER FOR ANY REASON, YOU CAN CALL THE TRAVEL ASSISTANCE CENTRE TO REPORT YOUR CARD AS LOST OR STOLEN.)

TRAVEL ASSISTANCE CENTRE IS THE PLACE TO TELEPHONE FOR EMERGENCY ASSISTANCE, WHILE AWAY FROM HOME, INVOLVING MEDICAL, LEGAL, OR TRAVEL PROBLEMS, DELAYED OR LOST LUGGAGE, EMERGENCY CASH, TRAVEL TICKET REPLACEMENT, AND FORGOTTEN

U.S. Bank Canada Visa* Commercial Card: Hotel/Motel Burglary Insurance

IMPORTANT:

PLEASE READ THIS CERTIFICATE OF INSURANCE CAREFULLY, KEEP IT IN A SAFE PLACE AND CARRY IT WITH YOU WHEN YOU TRAVEL.

GENERAL INFORMATION

DEFINITIONS

ALL TERMS PRINTED IN ITALICS ARE DEFINED IN THE "TERMS DEFINED" SECTION OF THIS CERTIFICATE OF INSURANCE.

MASTER POLICY

WE CERTIFY THAT EFFECTIVE JANUARY 1, 2001, MASTER POLICY PS1018511105, (THE "MASTER POLICY") ISSUED BY ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA TO U.S. BANK CANADA PROVIDES HOTEL & MOTEL BURGLARY INSURANCE FOR YOU. SOME OF THE TERMS OF THE MASTER POLICY ARE SUMMARIZED IN THIS CERTIFICATE OF INSURANCE. THIS CERTIFICATE IS SUBJECT IN EVERY RESPECT TO THE MASTER POLICY. IN CASE OF A DISCREPANCY BETWEEN THIS CERTIFICATE AND THE MASTER POLICY, THE MASTER POLICY WILL PREVAIL.

COVERAGE INQUIRIES OR CLAIM SERVICES CAN BE OBTAINED BY CONTACTING ROYAL & SUN ALLIANCE INSURANCE COMPANY AT THESE NUMBERS:

1-800-847-2911, FROM CANADA AND THE CONTINENTAL USA, OR (410) 581-9994, COLLECT FROM ALL OTHER LOCATIONS

WHEN DOES COVERAGE BEGIN

COVERAGE BEGINS AT THE ACTUAL TIME YOU CHECK INTO YOUR HOTEL OR MOTEL ROOM, PROVIDED THAT YOUR HOTEL OR MOTEL ROOM WAS RESERVED WITH, OR PAID FOR WITH, YOUR CARD. AN EXTENDED UNINTERRUPTED STAY WILL BE CONSIDERED PART OF THE TRIP.

WHEN DOES COVERAGE END

COVERAGE ENDS ON THE EARLIEST OF:

- THE TIME YOU CHECK OUT OF YOUR HOTEL OR MOTEL;
- YOUR RETURN DATE;
- THE RETURN OF YOUR BELONGINGS;
- THE DATE ON WHICH YOUR CARD IS CANCELLED;
- THE DATE ON WHICH THE BALANCE OF YOUR CARD IS 60 DAYS PAST DUE;
- THE DATE ON WHICH THE MASTER POLICY TERMINATES; OR
- THE DATE ON WHICH U.S. BANK CANADA RECEIVES WRITTEN NOTICE FROM YOU THAT YOU CHOOSE TO CANCEL YOUR CARD.

BENEFITS

WE WILL REIMBURSE YOU TO A MAXIMUM OF \$2,500 FOR THE DAMAGE TO OR THE LOSS OF PERSONAL ITEMS RESULTING FROM THE BURGLARY OF YOUR HOTEL OR MOTEL ROOM WHEN YOU ARE A REGISTERED GUEST OF THE HOTEL OR MOTEL. IF THERE IS MORE THAN ONE INDIVIDUAL MAKING A CLAIM OTHER THAN YOURSELF UNDER THIS CERTIFICATE, THE MAXIMUM PAYABLE UNDER THIS CERTIFICATE IS \$2,500 AGGREGATE PER ANY ONE BURGLARY OCCURRENCE.

WE WILL PAY THE LESSER OF THE FOLLOWING AMOUNTS:

- \$2,500 AGGREGATE PER BURGLARY OCCURRENCE;
- THE ACTUAL REPLACEMENT VALUE OF THE PROPERTY, AT THE TIME OF LOSS OR DAMAGE;

C) THE AMOUNT FOR WHICH THE PROPERTY COULD BE REPLACED WITH PROPERTY OF LIKE KIND AND QUALITY IF AN IDENTICAL REPLACEMENT CANNOT REASONABLY BE OBTAINED;

D) THE AMOUNT FOR WHICH THE PROPERTY COULD BE REPAIRED TO ITS CONDITION PRIOR TO THE DAMAGE.

ALL BENEFITS PAYABLE TO YOU UNDER THE MASTER POLICY ARE IN EXCESS OF THE AMOUNTS PAYABLE TO YOU BY ANY OTHER PARTY FOR THE LOSS. IF YOU ARE ELIGIBLE, FROM ANY OTHER PARTY, FOR BENEFITS SIMILAR TO THE BENEFITS PROVIDED UNDER THIS INSURANCE, THE TOTAL BENEFITS PAID TO YOU BY ALL PARTIES CANNOT EXCEED THE ACTUAL EXPENSE WHICH YOU HAVE INCURRED. WE WILL COORDINATE THE PAYMENT OF BENEFITS WITH ALL PARTIES FROM WHOM YOU ARE ELIGIBLE FOR BENEFITS SIMILAR TO THOSE PROVIDED UNDER THIS INSURANCE, TO A MAXIMUM OF THE LARGEST AMOUNT SPECIFIED BY EACH PARTY.

EXCLUSIONS

THIS INSURANCE DOES NOT COVER ANY LOSS ARISING FROM OR RELATED TO:

- THE LOSS OF CASH;
- WAR (DECLARED OR NOT), ACT OF FOREIGN ENEMIES OR REBELLION;
- YOUR COMMISSION OF A CRIMINAL ACT OR YOUR DIRECT OR INDIRECT ATTEMPT TO COMMIT A CRIMINAL ACT; OR
- YOUR FAILURE TO TAKE REASONABLE PRECAUTIONS TO SAFEGUARD YOUR POSSESSIONS, (SUCH AS USING A SUPPLIED ROOM SAFE OR THE HOTEL SAFE), OR SECURE YOUR HOTEL OR MOTEL ROOM.

CONDITIONS

1. IF YOU DISAGREE WITH OUR CLAIM DECISION, THE MATTER MUST BE SUBMITTED TO ARBITRATION UNDER THE ARBITRATION LAW IN THE CANADIAN PROVINCE OR TERRITORY IN WHICH THIS CERTIFICATE WAS ISSUED. ARBITRATION PROCEEDINGS MUST BE COMMENCED WITHIN 12 MONTHS OF THE OCCURRENCE WHICH GIVES RISE TO THE CLAIM. IF, HOWEVER, THIS LIMITATION IS INVALID ACCORDING TO THE LAWS OF THE PROVINCE OR TERRITORY WHERE THIS CERTIFICATE WAS ISSUED, YOU MUST COMMENCE YOUR CLAIM WITHIN THE TIME LIMIT PERMITTED BY THE LAWS OF THAT PROVINCE OR TERRITORY.

2. AMOUNTS SHOWN THROUGHOUT THIS CERTIFICATE ARE IN THE CURRENCY OF THE CARD ISSUED TO YOU. PAYMENTS AND REIMBURSEMENTS ARE IN CANADIAN DOLLARS. IF CURRENCY CONVERSION IS NECESSARY, WE WILL USE THE EXCHANGE RATE ON THE DATE THE LAST SERVICE WAS RENDERED TO YOU. THIS INSURANCE WILL NOT PAY FOR ANY INTEREST.

TERMS DEFINED

"BURGLARY" MEANS THE LOSS OF OR DAMAGE TO YOUR PERSONAL PROPERTY AS A RESULT OF FELONIOUS ENTRY INTO THE HOTEL OR MOTEL ROOM FOR WHICH THERE ARE VISIBLE SIGNS OF FORCE MADE BY TOOLS, EXPLOSIVES, ELECTRICITY OR CHEMICALS.

"CARDHOLDER" MEANS THE PERSON WHOSE NAME IS EMBOSSED ON THE U.S. BANK CANADA VISA* COMMERCIAL CARD.

"COMMERCIAL CARD" MEANS THE CORPORATE CARD, U.S. DOLLAR CORPORATE CARD OR ONE CARD ISSUED BY U.S. BANK CANADA.

"DEPENDENT CHILD" MEANS THE CARDHOLDER'S DEPENDENT UNMARRIED NATURAL, ADOPTED OR FOSTER CHILD WHO IS UNDER THE CARDHOLDER'S CARE,

RESIDES IN THE SAME HOUSEHOLD AS THE CARDHOLDER, AND TRAVELS WITH THE CARDHOLDER, AND WHO IS:

- UNDER 21 YEARS OF AGE,
- UNDER 26 YEARS OF AGE AND A FULL-TIME UNIVERSITY OR COLLEGE STUDENT; OR
- MENTALLY OR PHYSICALLY HANDICAPPED AND INCAPABLE OF SELF-SUSTAINING EMPLOYMENT AND TOTALLY RELIANT ON YOU FOR SUPPORT.

"SPOUSE" MEANS THE PERSON WHO IS LEGALLY MARRIED TO YOU, OR HAS BEEN LIVING IN A CONJUGAL RELATIONSHIP WITH YOU FOR A CONTINUOUS PERIOD OF AT LEAST ONE YEAR, AND WHO RESIDES IN THE SAME HOUSEHOLD AS THE CARDHOLDER.

"YOU", "YOURSELF" AND "YOUR" REFER TO:

- THE PERSON TO WHOM U.S. BANK CANADA HAS ISSUED THE CARD;
- HIS/HER SPOUSE, AND
- HIS/HER DEPENDENT CHILD WHEN THE DEPENDENT CHILD TRAVELS WITH THE PERSON TO WHOM U.S. BANK CANADA HAS ISSUED THE CARD, OR THE LATTER'S SPOUSE WHO RESIDES IN CANADA FOR AT LEAST 6 MONTHS OF THE YEAR.

"WE", "US" AND "OUR" REFERS TO ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, (THE "INSURER").

CLAIMS PROCEDURES

NOTICE OF CLAIM MUST BE PROVIDED TO ROYAL & SUN ALLIANCE WITHIN (FORTY EIGHT) 48 HOURS AFTER THE OCCURRENCE OR COMMENCEMENT OF ANY LOSS COVERED BY THIS CERTIFICATE OF INSURANCE OR AS SOON THEREAFTER AS IS REASONABLY POSSIBLE BY TELEPHONE AT 1-800-847-2911 FROM CANADA AND THE CONTINENTAL U.S.A. PLEASE SUBMIT YOUR CLAIM DOCUMENTS WITHIN 30 DAYS OF THE DATE OF LOSS, TO:

ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA
ATTN: CLAIMS MANAGEMENT SERVICES
SHERIDAN INSURANCE CENTRE
2225 ERIN MILLS PARKWAY, SUITE 1000
MISSISSAUGA, ONTARIO
L5K 2S9

1-800-847-2911 (TOLL-FREE FROM THE CONTINENTAL USA AND CANADA)
(410) 581-9994 (COLLECT FROM OTHER LOCATIONS)

THE FOLLOWING ORIGINAL DOCUMENTS MUST ACCOMPANY YOUR CLAIM:

- CHARGE SLIP FOR THE HOTEL OR MOTEL ROOM;
- PROOF THE HOTEL OR MOTEL ROOM WAS RESERVED, BOOKED AND PAID FOR USING YOUR CARD;
- A POLICE REPORT THAT CONFIRMS FORCED ENTRY;
- THE HOTEL OR MOTEL BURGLARY REPORT; AND
- ORIGINAL RECEIPTS FOR REPAIRED OR REPLACED ITEMS.

U.S. Bank Canada Visa* Commercial Card: Flight Delay Insurance

Important:

Please read this Certificate of Insurance carefully, keep it in a safe place and carry it with you when you travel.

GENERAL INFORMATION

DEFINITIONS

ALL TERMS PRINTED IN ITALICS ARE DEFINED IN THE "TERMS DEFINED" SECTION OF THIS CERTIFICATE OF INSURANCE.

MASTER POLICY

WE CERTIFY THAT EFFECTIVE JANUARY 1, 2001, MASTER POLICY PS1018511105, (THE MASTER POLICY™) ISSUED BY ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA TO U.S. BANK CANADA PROVIDES FLIGHT DELAY INSURANCE FOR YOU. SOME OF THE TERMS OF THE MASTER POLICY ARE SUMMARIZED IN THIS CERTIFICATE OF INSURANCE. THIS CERTIFICATE IS SUBJECT IN EVERY RESPECT TO THE MASTER POLICY. IN CASE OF A DISCREPANCY BETWEEN THIS CERTIFICATE AND THE MASTER POLICY, THE MASTER POLICY WILL PREVAIL.

COVERAGE INQUIRIES OR CLAIM SERVICES CAN BE OBTAINED BY CONTACTING ROYAL & SUN ALLIANCE INSURANCE COMPANY AT THESE NUMBERS:

1-800-847-2911, FROM CANADA AND THE CONTINENTAL USA, OR
(410) 581-9994, COLLECT FROM ALL OTHER LOCATIONS

WHEN DOES COVERAGE BEGIN

PROVIDED THE FULL COST OF YOUR AIRLINE TICKET ISSUED BY AN AIR CARRIER WAS CHARGED TO YOUR CARD AND YOU HAVE CHECKED IN WITH THE AIR CARRIER, YOUR COVERAGE BEGINS AS FOLLOWS:

MISSED CONNECTION - COVERAGE BEGINS FOUR HOURS AFTER THE AIR CARRIER'S AIRCRAFT HAS ARRIVED AT A CONNECTING POINT FOR YOUR FLIGHT WHEN DUE, TO THE DELAY OF YOUR INCOMING FLIGHT, YOU MISS A CONFIRMED ONWARD CONNECTING FLIGHT AND NO ALTERNATIVE ONWARD TRANSPORTATION IS MADE AVAILABLE TO YOU BY THE AIR CARRIER WITHIN FOUR HOURS OF THE SCHEDULED DEPARTURE TIME OF THE ONWARD CONNECTING FLIGHT.

DELAYED FLIGHT DEPARTURE - COVERAGE BEGINS FOUR HOURS AFTER THE SCHEDULED DEPARTURE TIME OF YOUR CONFIRMED SCHEDULED FLIGHT WHEN SUCH FLIGHT IS DELAYED AND NO ALTERNATIVE TRANSPORTATION IS MADE AVAILABLE TO YOU BY THE AIR CARRIER WITHIN FOUR HOURS OF THE SCHEDULED DEPARTURE TIME OF THE ORIGINAL FLIGHT.

DENIED BOARDING - COVERAGE BEGINS FOUR HOURS AFTER YOU HAVE BEEN DENIED BOARDING OF THE AIRCRAFT DUE TO OVERBOOKING ON YOUR CONFIRMED SCHEDULED FLIGHT WHEN, NO ALTERNATIVE TRANSPORTATION IS MADE AVAILABLE TO YOU BY THE AIR CARRIER WITHIN FOUR HOURS OF THE SCHEDULED DEPARTURE TIME OF THE ORIGINAL FLIGHT.

WHEN DOES COVERAGE END

COVERAGE ENDS ON THE EARLIEST OF:

- 48 HOURS AFTER THE TIME YOU TAKE ANY ALTERNATIVE TRANSPORTATION
- 48 HOURS AFTER YOU HAD A MISSED CONNECTION, DELAYED FLIGHT DEPARTURE OR YOU WERE DENIED BOARDING
- YOUR ACTUAL RETURN DATE;
- THE DATE ON WHICH YOUR CARD IS CANCELLED;
- THE DATE ON WHICH THE PAYMENT DUE ON YOUR CARD BALANCE IS 60 DAYS PAST DUE;
- THE DATE ON WHICH THE MASTER POLICY TERMINATES; OR

- THE DATE ON WHICH U.S. BANK CANADA RECEIVES WRITTEN NOTICE FROM YOU THAT YOU CHOOSE TO CANCEL YOUR CARD.

BENEFITS

WE WILL REIMBURSE YOU UP TO \$250 PER DAY FOR THE REASONABLE AND NECESSARY EXPENSES YOU INCUR AS A RESULT OF A MISSED CONNECTION, DENIED BOARDING OR FLIGHT DEPARTURE DELAY FOR HOTEL ACCOMMODATION, RESTAURANT MEALS, REFRESHMENTS, EMERGENCY PURCHASES AND OTHER SUNDRY ITEMS, FOR A MAXIMUM OF 48 HOURS OR UNTIL ALTERNATIVE TRANSPORTATION IS MADE AVAILABLE AND TO AN OVERALL MAXIMUM OF \$500 PER ANY ONE OCCURRENCE OF MISSED CONNECTION, DENIED BOARDING AND FLIGHT DEPARTURE DELAY.

IF THERE IS MORE THAN ONE INDIVIDUAL MAKING A CLAIM OTHER THAN YOURSELF UNDER THIS CERTIFICATE, THE MAXIMUM PAYABLE UNDER THIS CERTIFICATE IS \$500 AGGREGATE PER ANY ONE OCCURRENCE OF MISSED CONNECTION, DENIED BOARDING AND FLIGHT DEPARTURE DELAY.

EXCLUSIONS

THIS INSURANCE DOES NOT COVER ANY LOSS ARISING FROM OR RELATED TO:

- WAR (DECLARED OR NOT), ACT OF FOREIGN ENEMIES OR REBELLION;
- YOUR COMMISSION OF A CRIMINAL ACT OR YOUR DIRECT OR INDIRECT ATTEMPT TO COMMIT A CRIMINAL ACT;
- EMERGENCY PURCHASES MADE AFTER YOU WERE OFFERED ALTERNATIVE TRANSPORTATION;
- THE LAST LEG OF THE RETURN PORTION OF YOUR TRIP;
- THE INSUFFICIENT ALLOTMENT OF TIME FOR LEGALLY CONNECTING FLIGHTS ACCORDING TO AIR CARRIER REGULATIONS.

CONDITIONS

- ALL BENEFITS PAYABLE TO YOU UNDER ANY OF OUR POLICIES ARE IN EXCESS OF THE BENEFITS FOR THE SAME OR SIMILAR BENEFITS PAYABLE TO YOU BY ANY OTHER INSURER. IF YOU ARE ELIGIBLE, FROM ANY OTHER INSURER, FOR BENEFITS SIMILAR TO THE BENEFITS PROVIDED UNDER THIS INSURANCE, THE TOTAL BENEFITS PAID TO YOU BY ALL INSURERS CANNOT EXCEED THE ACTUAL EXPENSE WHICH YOU HAVE INCURRED. WE WILL COORDINATE THE PAYMENT OF BENEFITS WITH ALL INSURERS FROM WHOM YOU ARE ELIGIBLE FOR BENEFITS SIMILAR TO THOSE PROVIDED UNDER THIS INSURANCE, TO A MAXIMUM OF THE LARGEST AMOUNT SPECIFIED BY EACH INSURER.
- IF YOU DISAGREE WITH OUR CLAIM DECISION, THE MATTER WILL BE SUBMITTED TO ARBITRATION UNDER THE ARBITRATION LAW IN THE PROVINCE OR TERRITORY IN WHICH THIS POLICY WAS ISSUED. LEGAL ACTION TO RECOVER A CLAIM MUST BE COMMENCED WITHIN 12 MONTHS OF THE OCCURRENCE WHICH GIVES RISE TO THE CLAIM. IF, HOWEVER, THIS LIMITATION IS INVALID ACCORDING TO THE LAWS OF THE PROVINCE OR TERRITORY WHERE THIS POLICY WAS ISSUED, YOU MUST COMMENCE YOUR CLAIM WITHIN THE SHORTEST TIME LIMIT PERMITTED BY THE LAWS OF THAT PROVINCE OR TERRITORY.
- AMOUNTS SHOWN THROUGHOUT THIS CERTIFICATE ARE IN THE CURRENCY OF THE CARD ISSUED TO YOU. PAYMENTS AND REIMBURSEMENTS ARE IN CANADIAN DOLLARS. IF CURRENCY CONVERSION IS NECESSARY, WE WILL USE THE EXCHANGE RATE ON THE DATE THE LAST SERVICE WAS RENDERED TO YOU. THIS INSURANCE WILL NOT PAY FOR ANY INTEREST.

TERMS DEFINED

"AIR CARRIER" MEANS A COMMERCIAL AIR SERVICE LICENSED BY THE AIRLINE AUTHORITY OF THE COUNTRY OF REGISTRATION WHICH HAS SCHEDULED AIR SERVICES.

"CARDHOLDER" MEANS THE PERSON WHOSE NAME IS EMBOSSED ON THE U.S. BANK CANADA VISA* COMMERCIAL CARD.

"COMMERCIAL CARD" MEANS THE CORPORATE CARD, U.S. DOLLAR CORPORATE CARD OR ONE CARD ISSUED BY U.S. BANK CANADA.

"DEPENDENT CHILD" MEANS THE CARDHOLDER'S DEPENDENT UNMARRIED CHILD (NATURAL, ADOPTED OR FOSTER) WHO IS UNDER THE CARDHOLDER'S CARE, RESIDES IN THE SAME HOUSEHOLD AS THE CARDHOLDER, AND TRAVELS WITH THE CARDHOLDER, AND WHO IS:

- UNDER 21 YEARS OF AGE,
- UNDER 26 YEARS OF AGE AND A FULL-TIME UNIVERSITY OR COLLEGE STUDENT; OR
- MENTALLY OR PHYSICALLY HANDICAPPED AND INCAPABLE OF SELF-SUSTAINING EMPLOYMENT AND TOTALLY RELIANT ON YOU FOR SUPPORT.

"EMERGENCY PURCHASES" MEANS THE MINIMUM ESSENTIAL CLOTHING AND TOILETRIES, THE PURCHASE OF WHICH IS RENDERED ABSOLUTELY NECESSARY AND INDISPENSABLE BY THE DELAY OF YOUR CHECKED LUGGAGE.

"SPOUSE" MEANS THE PERSON WHO IS LEGALLY MARRIED TO YOU, OR HAS BEEN LIVING IN A CONJUGAL RELATIONSHIP WITH YOU FOR A CONTINUOUS PERIOD OF AT LEAST ONE YEAR, AND WHO RESIDES IN THE SAME HOUSEHOLD AS THE CARDHOLDER.

"SUNDRY ITEMS" MEANS A MAGAZINE, A PAPERBACK BOOK, AND OTHER SUCH SMALL ITEMS.

"YOU", "YOURSELF" AND "YOUR" REFER TO:

- THE PERSON TO WHOM U.S. BANK CANADA HAS ISSUED THE CARD;
- HIS/HER SPOUSE, AND
- HIS/HER DEPENDENT CHILD WHEN THE DEPENDENT CHILD TRAVELS WITH THE PERSON TO WHOM U.S. BANK CANADA HAS ISSUED THE CARD, OR THE LATTER'S SPOUSE WHO RESIDES IN CANADA FOR AT LEAST 6 MONTHS OF THE YEAR.

"WE", "US" AND "OUR" REFERS TO ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, (THE "INSURER").

CLAIMS PROCEDURES

NOTICE OF CLAIM MUST BE PROVIDED TO ROYAL & SUN ALLIANCE WITHIN (FORTY EIGHT) 48 HOURS AFTER THE OCCURRENCE OR COMMENCEMENT OF ANY LOSS COVERED BY THIS CERTIFICATE OF INSURANCE OR AS SOON THEREAFTER AS IS REASONABLY POSSIBLE BY TELEPHONE AT 1-800-847-2911 FROM CANADA AND THE CONTINENTAL U.S.A. PLEASE SUBMIT YOUR CLAIM DOCUMENTS WITHIN 30 DAYS OF THE DATE OF LOSS, TO:

ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA
ATTN: CLAIMS MANAGEMENT SERVICES
SHERIDAN INSURANCE CENTRE
2225 ERIN MILLS PARKWAY, SUITE 1000
MISSISSAUGA, ONTARIO, L5K 2S9

1-800-847-2911 (TOLL-FREE FROM THE CONTINENTAL USA AND CANADA)
(410) 581-9994 (COLLECT FROM OTHER LOCATIONS)

THE FOLLOWING ORIGINAL DOCUMENTS MUST ACCOMPANY YOUR CLAIM:

- AIRLINE TICKETS,
- THE CHARGE SLIP FOR THE AIRLINE TICKET;
- THE AIR CARRIER'S REPORT SUBSTANTIATING THE LOSS OR DELAY; AND
- RECEIPTS FOR HOTEL OR MOTEL ACCOMMODATION, RESTAURANT MEALS, REFRESHMENTS, EMERGENCY PURCHASES AND OTHER SUNDRY ITEMS.