

U.S. Bank Canada cardholder benefits

Employees can travel with confidence on business with the protections and benefits they need.

This overview document is provided for assistance purposes only and does not form the terms of the benefits. For detailed coverage information, please review the Description of Coverage and Insurance Certificates (<https://www.usbankcanada.com/en/cardholder-benefits.html>), which contain full details of the coverage, including the terms, conditions and exclusions relating to each coverage, and is the basis upon which any claims will be settled.

Cardholder travel benefits

- Common carrier travel accident insurance
- Auto rental collision damage waiver
- Lost luggage reimbursement
- Emergency purchase coverage
- Hotel/motel burglary coverage
- Flight delay coverage
- Travel Assistance Centre Services
 - Emergency message
 - Prescription assistance
 - Valuable document delivery
 - Emergency ticket/lost ticket replacement
 - Delayed/lost luggage assistance
 - Legal assistance and bail
 - Pre-trip assistance
 - Lost/stolen card reporting
 - Emergency card replacement
 - Emergency cash advances

Common carrier travel accident insurance

U.S. Bank Canada common carrier travel accident insurance protects against an accidental injury that is the sole cause of loss of life, limb, sight, speech or hearing while riding as a passenger in, entering, or exiting any common carrier, if the charge of the entire cost of the fare is charged to the covered account. U.S. Bank Canada Corporate Card, One Card and virtual/central travel account bookings provide coverage up to 500,000 CAD for Canadian Dollar accounts and \$300,000 USD for U.S. Dollar accounts. Additional coverage may also apply for rehabilitation benefits up to \$2,500 and family transportation up to \$1,000.

This coverage applies to the cardholder, spouse, dependent children, and any authorized user of the account, while traveling worldwide for business purposes. Common carrier tickets purchased for fellow employees and tickets acquired with redeemed frequent flyer points or coupons are also covered.



Auto rental collision damage waiver

Primary auto rental coverage reimburses for damages worldwide caused by theft or collision – up to the actual cash value of most rented vehicles – when the rental vehicle is paid with the covered account. The cardholder must decline the rental company's collision damage waiver option for coverage to apply. Rental periods may not exceed 48 days. Claims must be reported within 48 hours of the accident and as much required documentation provided within 45 days from the accident. All documentation must be filed within 90 days from the loss for coverage to apply.

This insurance is automatically provided to all U.S. Bank Corporate Card, One Card and virtual/central travel account bookings.

Lost luggage reimbursement

U.S. Bank Canada will reimburse cardholders for lost or damaged luggage if the common carrier's payment for the loss or damage is less than the cardholder's claim. This coverage applies to both checked and carry-on luggage and applies only to losses in excess of the reimbursement from the common carrier. U.S. Bank Canada Corporate Card, One Card and virtual/central travel accounts provide coverage up to \$1,250 CAD.

To expedite claim processing, first settle the reimbursement claim with the carrier. If the loss exceeds the carrier's reimbursement and falls within our description of coverage, then U.S. Bank Canada coverage applies. Once the common carrier has paid the claim, a claim may be filed with U.S. Bank Canada.

Emergency Purchase Coverage

Emergency purchases insurance reimburses up to \$500 CAD for the reasonable expenses incurred with respect to emergency purchases made per any one occurrence of checked baggage loss or delay. Coverage begins four hours after the arrival of the flight at the destination when luggage is lost or delayed. If more than one individual is making a claim, the maximum payable is \$2,500 CAD per any one occurrence of baggage loss or delay. Notice of claim must be provided within 48 hours of the occurrence and all claim documents submitted within 30 days of the occurrence.

This insurance is automatically provided to all U.S. Bank Corporate Card, One Card and virtual/central travel account bookings.

Hotel/Motel Burglary Coverage

Hotel/Motel Burglary coverage reimburses up to \$2,500 CAD for the damage to or the loss of personal items resulting from the burglary of the cardholder's hotel or motel room. Notice of claim must be provided within 48 hours of the occurrence and all claim documents submitted within 30 days of the occurrence.

This insurance is automatically provided to all U.S. Bank Corporate Card, One Card and virtual/central travel account bookings.

Flight Delay Coverage

Flight delay coverage will reimburse up to \$250 CAD per day for the reasonable and necessary expenses incurred as a result of a missed connection, denied boarding, or flight departure delay for expenses relating to hotel accommodation, restaurant meals, refreshments, and emergency purchases. Coverage provided for a maximum of 48 hours or until alternative transportation is made available up to a maximum of \$500 CAD per occurrence. Notice of claim must be provided within 48 hours of the occurrence and all claim documents submitted within 30 days of the occurrence.

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Emergency Travel Assistance

Open 24/7, the Travel Assistance Centre assists with emergency travel assistance in the following services:

- **Emergency message service** provides an emergency telephone messaging service when there are unexpected changes in travel plans or when other circumstances make it difficult to contact family, friends, or associates. Through the Travel Assistance Centre, cardholders can leave messages, attempt to reach the intended person by telephone, and receive messages from others.
- **Prescription assistance service** will attempt to have the cardholder's needed prescription medication filled at a pharmacy near their current location when there is an unexpected need for the medication.
- **Valuable documents delivery service** arranges for important documents to be delivered to the cardholder by courier, provided there will be someone available to retrieve the documents.
- **Emergency ticket/lost ticket service** can help if the cardholder has lost their common carrier ticket. The Travel Assistance Centre can arrange for a replacement ticket to be available at the terminal.
- **Delayed/lost luggage assistance service** can provide extra help when the carrier has lost the cardholder's luggage and is unable to locate it. The Travel Assistance Centre can follow up with the carrier, arrange for replacement items to be sent, and arrange cash advances.
- **Legal assistance and bail services** can help should the cardholder be arrested or detained, involved in an automobile accident, commit a civil or criminal offense, or otherwise need legal assistance. The Travel Assistance Centre can provide names of local attorneys, Canadian embassies, or consulates as well as maintain contact until the cardholder has received adequate counsel.
- **Pre-trip information service** can give information on the destination before leaving including, information on ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passports/travel documents.

These services are automatically provided to all U.S. Bank Canada Corporate Card, One Card and virtual/central travel account bookings.

Visa® Global Customer Assistance Service (GCAS) / Mastercard Global Services

U.S. Bank Canada, in coordination with Visa/Mastercard, offers cardholders around the world toll-free, 24/7 access to lost and stolen card reporting, emergency card replacement, and emergency cash advances. For services listed below, U.S. Bank Canada should be contacted first, and Visa/Mastercard will be engaged if needed. If Visa/Mastercard are contacted first, they will engage U.S. Bank Canada.

- **Lost/stolen card reporting:** To report a card lost or stolen, information will be gathered from the cardholder and the account will be closed.
- **Emergency card replacement:** When a lost or stolen card that requires emergency card replacement is reported, an emergency replacement card will typically be received within 24 hours domestically and 48 hours internationally.
- **Emergency cash disbursement:** When emergency cash is needed due to a card being lost or stolen, assistance will be provided to help arrange for disbursement of emergency cash if cash is allowed on the account.

Who do I call for assistance or to report a claim?

For 24/7 assistance or to report a claim, contact the following groups:

Benefit	Within Canada	Outside of Canada
<ul style="list-style-type: none"> • Lost/Stolen Card Reporting • Emergency Card Replacement • Emergency Cash Disbursement • Lost luggage 	<p>U.S. Bank Customer Service 800.588.8065</p>	<p>U.S. Bank Customer Service Collect 416.306.3630</p>
<p>Coverage inquiries or claims</p> <ul style="list-style-type: none"> • Auto rental collision damage waiver (Policy 9908-8657) • Emergency purchases (Policy 9908-8657) • Hotel/motel burglary (Policy 9908-8657) • Flight delay (Policy 9908-8657) <p>• Common carrier travel accident (Policy 9428092)</p>	<p>Crawford & Company 416.649.6444</p> <p>Questions: AIG Insurance 1.416.596.3000</p> <p>Claims: Global Excel Management 1.819.566.8833</p>	<p>Crawford & Company 877.757.7971 (international toll-free)</p> <p>Questions: AIG Insurance 1.800.387.4481 (toll-free)</p> <p>Claims: Global Excel Management 888.566.8028 (toll-free)</p>
<p>Emergency Travel Assistance</p>	<p>Travel Assistance Centre 1.800.849.2911</p>	<p>Travel Assistance Centre Call Collect at 303.967.1096</p>

For more information

To find out how your organization can benefit from a U.S. Bank Corporate Card and One Card, please contact your U.S. Bank Relationship Manager or visit usbankcanada.com.