

U.S. Bank *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 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 (303) 967-1096, 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:

- A) THE RETURN OF YOUR LUGGAGE;
- B) FOUR (4) DAYS AFTER THE ARRIVAL OF YOUR SCHEDULED FLIGHT;
- C) YOUR RETURN DATE;
- D) THE DATE ON WHICH YOUR CARD IS CANCELLED;
- E) THE DATE ON WHICH THE BALANCE OF YOUR CARD IS 60 DAYS PAST DUE;
- F) THE DATE ON WHICH THE MASTER POLICY TERMINATES; OR
- G) THE DATE ON WHICH U.S. BANK RECEIVED 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:

- A) WAR (DECLARED OR NOT), ACT OF FOREIGN ENEMIES OR REBELLION;
- B) YOUR COMMISSION OF A CRIMINAL ACT OR YOUR DIRECT OR INDIRECT ATTEMPTS TO COMMIT A CRIMINAL ACT;
- C) EMERGENCY PURCHASES MADE AFTER YOUR LUGGAGE WAS RETURNED;
- D) THE LAST LEG OF THE RETURN PORTION OF YOUR TRIP;
- E) YOUR FAILURE TO CHECK IN YOUR LUGGAGE WITHIN THE MINIMUM GUIDELINES PUBLISHED BY THE AIR CARRIER;
- F) 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 *Visa** COMMERCIAL CARD.

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

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

- A) UNDER 21 YEARS OF AGE,
- B) UNDER 26 YEARS OF AGE AND A FULL-TIME UNIVERSITY OR COLLEGE STUDENT; OR
- C) 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:

- A) THE PERSON TO WHOM U.S. BANK HAS ISSUED THE CARD;
- B) HIS/HER SPOUSE, AND
- C) HIS/HER DEPENDENT CHILD WHEN THE DEPENDENT CHILD TRAVELS WITH THE PERSON TO WHOM U.S. BANK 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)
(303) 967-1096 (COLLECT FROM OTHER LOCATIONS)

THE FOLLOWING ORIGINAL DOCUMENTS MUST ACCOMPANY YOUR CLAIM:

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

U.S. Bank *Visa** Commercial Card: Insurance Certificates



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

- Emergency Purchases Insurance
- 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

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

Form 10043254 (09/14)

U.S. Bank *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): (303) 967-1096

†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 traveling 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 Center 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.

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): (303) 967-1096

QUESTIONS AND ANSWERS ON U.S. BANK 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 1-800-849-2911 and/or accepting collect calls (303) 967-1096 from virtually anywhere in the world (see list of Access Exclusions);
 - providing multilingual, trained representatives to answer your call 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 Visa Commercial program;
4. Q. Do I have to pay for service 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 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 Visa Commercial program. International travel information and 24-hour emergency message services are also provided by the Travel Assistance Centre.

U.S. Bank *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 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
(303) 967-1096, 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 CANCELED;
- 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 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;
- THE AMOUNT FOR WHICH THE PROPERTY COULD BE REPLACED WITH PROPERTY OF LIKE KIND AND QUALITY IF AN IDENTICAL REPLACEMENT CANNOT REASONABLY BE OBTAINED;
- 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

- 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.
- 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 ENDORSED ON THE U.S. BANK *Visa*[®] COMMERCIAL CARD.

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

"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 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 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)
(303) 967-1096 (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 *Visa** Commercial Card: Flight Delay Insurance

Important:

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(303) 967-1096, 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 CANCELED;
- 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 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 AMOUNTS 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 VISA* COMMERCIAL CARD.

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

"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 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 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)
(303) 967-1096 (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, EMERGENCY PURCHASES AND OTHER SUNDRY ITEMS.