Overview

U.S. Bank will reimburse a cardholder for lost or damaged luggage if the common carrier’s payment for the loss or damage is less than the traveler’s claim. This coverage applies to both checked and carried-on luggage. The passenger’s claim must be submitted and paid by the airline before this coverage applies.

How it Works
Coverage
U.S. Bank Lost Luggage Insurance provides authorized travelers with the added security and protection of this additional coverage. Reimbursement from U.S. Bank will be provided once the common carrier acknowledges the claim and makes a monetary reimbursement. This coverage applies only to losses in excess of the reimbursement from the common carrier. The maximum additional coverage provided under this agreement for the U.S. Bank Corporate Card, One Card and CTS is $1,250, and $5,000 for the U.S. Bank Executive and Executive Platinum Cards.

The total reimbursement will not exceed the claim amount, or the reimbursement amount from the common carrier.

<table>
<thead>
<tr>
<th>Loss</th>
<th>Common Carrier</th>
<th>U.S. Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>$1,500</td>
<td>$1,250</td>
<td>$250</td>
</tr>
<tr>
<td>$2,500</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>$3,000</td>
<td>$1,500</td>
<td>$1,250</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Executive or Executive Platinum Card Only (below)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7,000</td>
</tr>
<tr>
<td>$12,000</td>
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</tbody>
</table>
Exclusions
This benefit does not cover:

• Animals
• Automobiles and automobile equipment or parts, motorcycles, boats, motors, or other motorized vehicles or conveyances
• Bicycles (except when checked with the common carrier)
• Contact lenses, eyeglasses, hearing aids, artificial teeth, dental bridges, prosthetic limbs, medical devices, or other removable medical or dental apparatus
• Money, securities, credit cards, checks or travelers checks, and other negotiable instruments
• Tickets, documents, keys, coins, deeds, bullion, stamps, perishables, consumables, perfume or jewelry
• Cameras, both digital and film, PDAs, personal computers, cell phones and other electronic devices
• Sporting equipment
• Business items
• Art and other collectable objects
• Household furniture, rugs or carpets
• Luggage held, seized, quarantined, or destroyed by customs or a government agency
• Items specifically identified or described that are insured by a separate insurance policy
• Loss resulting from abuse, fraud or hostilities of any kind (including but not limited to war, invasion, rebellion or insurrection)
• Items shipped as freight

Filing a Claim
To expedite claim processing through U.S. Bank, first settle your initial reimbursement claim with the carrier. If your loss exceeds your carrier’s reimbursement and falls within our agreement guidelines, then U.S. Bank coverage applies. To file a claim, call the toll-free Customer Service number on the back of the U.S. Bank card that was used to book your travel. Service representatives are available 24 hours a day to assist you with your claim.

For more information
To find out more about U.S. Bank Lost Luggage Insurance or any of our other comprehensive fleet, purchasing or travel solutions and tools, please contact us at 866-274-5898 or usbpayment.com.