



VISA® LOW RATE PLATINUM

## MASTER DISCLOSURE FOR ALL TRAVEL INSURANCE PROVISIONS

### WORLDWIDE AUTOMATIC TRAVEL ACCIDENT & BAGGAGE DELAY INSURANCE

**THE PLAN:** As a Heritage Credit Union Cardholder, you, your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Visa Platinum Credit Card account. If the entire cost of the passenger fare has been charged to your Visa Platinum Credit Card account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your account. Common carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include Commutation which is defined as travel between the Insured Person's residence and regular place of employment.

**IMPORTANT DEFINITIONS:** Accident or Accidental means a sudden, unforeseen, and unexpected event happening by chance. Dependent Child(ren) means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of twenty-five (25) and reside with the Insured Person; or 2) beyond the age of twenty-five (25), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning. Domestic Partner means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person's sole spousal equivalent; and 3) has resided in the same household as the primary insured person; and 4) has been jointly responsible with the primary insured person for each other's financial obligations, and who intends to continue the relationship above indefinitely.

**THE BENEFITS:** The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Visa Platinum Credit Card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. 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. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to three times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

#### **BENEFIT AMOUNTS**

Travel Accident Benefit \$ 50,000

Baggage Delay \$ 300

**BAGGAGE DELAY:** We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for 3 days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples. The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person. Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

**ELIGIBILITY:** This travel insurance plan is provided to Heritage Credit Union cardholders automatically when the entire cost of the passenger fare(s) are charged to a Visa Platinum Credit Card account while the insurance is effective. It is not necessary for you to notify Heritage Credit Union, the administrator or the Company when tickets are purchased.

**THE COST:** This travel insurance plan is provided at no additional cost to eligible cardholders.

**BENEFICIARY:** The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, 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, e) the Insured's estate. All other indemnities will be paid to the Insured.

**EXCLUSIONS:** This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; 4) travel between the Insured Person's residence and regular place of employment. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft owned, leased, or operated by Heritage Credit Union; or any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

#### **TRIP CANCELLATION/INTERRUPTION INSURANCE**

**WHO IS COVERED:** Cardholder, spouse and unmarried dependent children under age 25.

**IMPORTANT DEFINITIONS:** Dependent child(ren) means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self-support; or up to the age of twenty-five (25), if classified as a full-time student at an institution of higher learning.

Common carrier means any licensed land, air, or water conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Covered loss means death, accidental injury, disease, or physical illness of the insured person or an immediate family member of the insured person; or default of the common carrier resulting from financial insolvency. The death, accidental injury, disease, or physical illness must be verified by a physician and must prevent the insured person from traveling on a covered trip.

Covered trip means a trip, for which common carrier costs (other than taxi) are charged to the insured person's credit card account.

Financial insolvency means the inability of the entity to provide travel services because it has ceased operations, either following the filing of

a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.

Immediate family member means the Insured Person's (1) spouse; (2) children, including adopted children or stepchildren; (3) legal guardians or wards; (4) siblings or siblings-in-law; (5) parents or parents-in-law; (6) grandparents or grandchildren; (7) aunts and uncles; (8) nieces and nephews. Immediate Family Member also means spouse's children, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts and uncles; nieces and nephews.

Whenever the term spouse is used, the term includes a domestic partner who is at least 18 years of age and who, during the past 12 months (1) has been in a committed relationship with the primary cardholder, (2) has been the cardholder's sole spousal equivalent, (3) has resided in the same household as the cardholder, and (4) has jointly been responsible with the cardholder for each other's financial obligations and who intends to continue the relationship indefinitely.

Non-refundable means the amount of money paid by or on behalf of the insured person for a covered trip which will be forfeited under the terms of the agreement made with the common carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation.

Pre-existing condition means accidental injury, disease, or illness of the insured person or immediate family member of the insured person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of common carrier passenger fare(s). Disease or illness has manifested itself when: (1) medical care or treatment has been given; or (2) there exist symptoms that would cause a reasonably prudent person to seek medical diagnosis, care, or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

Trip cancellation means the cancellation of common carrier travel arrangements when the insured person is prevented from traveling on a covered trip on or before the covered trip departure.

Trip interruption means the insured person's covered trip is interrupted either on the way to the point of departure or after the covered trip departure.

**TO QUALIFY FOR COVERAGE:** You must charge the entire cost of the passenger fare(s) to the covered account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.

**WHAT IS COVERED:** If a covered cardholder must cancel or interrupt a trip due to a covered loss, the policy will pay up to a maximum benefit of \$2,000 per trip to reimburse the cardholder for non-refundable expenses incurred. The cardholder must relinquish any unused

vouchers, tickets, coupons, or travel privileges for which he or she has been reimbursed.

Covered trip means a trip for which common carrier costs (other than taxi) are charged to the insured person's credit card account.

**WHAT IS NOT COVERED:** This insurance does not apply to loss caused by or resulting from:

A pre-existing condition.

Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving.

Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy. The insured or an immediate family member being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol.

The insured or an immediate family member: a) traveling against the advice of a physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

Loss caused by or resulting from an insured person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage; bacterial or viral infection; or bodily malfunctions, except physical illness or disease that prevents the insured person from traveling on a covered trip.

This exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria.

**CLAIM NOTICE:** Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

**CLAIM FORMS:** When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

**CLAIM PROOF OF LOSS:** Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss. **CLAIM PAYMENT:** For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

**EFFECTIVE DATE:** This insurance is effective the date you first become an eligible insured and will cease on the date the master policy terminates (in which case you will be notified by the Policyholder), or on the date you no longer qualify as an eligible Insured, or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

The coverage period will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided an Account card to the Insured for business use.

As a handy reference guide, please read this and keep 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 of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the Policyholder: Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator.

**Plan Underwritten By**

Federal Insurance Company

A member insurer of the Chubb Group of Insurance Companies  
15 Mountain View Road, P.O. Box 1615  
Warren, NJ 07061-1615

**Plan Administrator**

The Direct Marketing Group, Inc.  
9931 South 136th Street  
Suite 100  
Omaha NE 68138  
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