

SERFF Tracking Number: PRCA-125967341 State: Arkansas
Filing Company: IDS Property Casualty Insurance Co State Tracking Number: EFT \$50
Company Tracking Number: TRV-AR-08078-02
TOI: 09.0 Inland Marine Sub-TOI: 09.0009 Travel Coverage
Product Name: Bundle Travel Insurance
Project Name/Number: Bundle Product Forms/TRV-AR-08078-02

Filing at a Glance

Company: IDS Property Casualty Insurance Co

Product Name: Bundle Travel Insurance

TOI: 09.0 Inland Marine

Sub-TOI: 09.0009 Travel Coverage

Filing Type: Form

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

State Filing Description:

SERFF Tr Num: PRCA-125967341

SERFF Status: Closed

Co Tr Num: TRV-AR-08078-02

Co Status:

Authors: IDS Filing Manager, Jean
Tilkens

Date Submitted: 12/30/2008

State: Arkansas

State Tr Num: EFT \$50

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi

Disposition Date: 01/13/2009

Disposition Status: Approved

Effective Date (New): 01/13/2009

Effective Date (Renewal):

General Information

Project Name: Bundle Product Forms

Project Number: TRV-AR-08078-02

Reference Organization:

Reference Title:

Filing Status Changed: 01/13/2009

State Status Changed: 01/06/2009

Corresponding Filing Tracking Number:

Filing Description:

IDS Property Casualty Insurance Company hereby respectfully submits for your review and approval new forms to be used in the Credit Card Enhancement Insurance program.

We have enclosed the following documents to aid with your review:

- Required Transmittals
- Explanatory Memorandum
- Form TCPDXX01-01 (001); Description of Coverage

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

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- Form TPCEXX01-01 (001); Coverage Endorsement

We respectfully request to start implementing the proposed forms effective upon your approval.

If you should have any questions regarding this submission, please contact me.

Company and Contact

Filing Contact Information

Jean Tilken, Legislative Analyst jean.tilken@ampf.com
 3500 Packerland Drive (888) 335-3755 [Phone]
 De Pere, WI 54115-9070 (920) 330-5990[FAX]

Filing Company Information

IDS Property Casualty Insurance Co CoCode: 29068 State of Domicile: Wisconsin
 3500 Packerland Drive Group Code: 4 Company Type: Property Casualty
 DePere, WI 54115 Group Name: Ameriprise Financial State ID Number:
 (920) 330-5100 ext. [Phone] FEIN Number: 39-1173498

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Per state filing requirement of \$50.00 per form filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
IDS Property Casualty Insurance Co	\$50.00	12/30/2008	24765648

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	01/13/2009	01/13/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	01/12/2009	01/12/2009	Jean Tilkins	01/12/2009	01/12/2009
Pending Industry Response	Alexa Grissom	01/06/2009	01/06/2009	Jean Tilkins	01/08/2009	01/08/2009

SERFF Tracking Number: *PRCA-125967341* *State:* *Arkansas*
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Disposition

Disposition Date: 01/13/2009

Effective Date (New): 01/13/2009

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form (revised)	Description of Coverage	Approved	Yes
Form	Description of Coverage	Approved	Yes
Form	Description of Coverage	Approved	Yes
Form	Coverage Endorsement	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/12/2009
Submitted Date 01/12/2009

Respond By Date

Dear Jean Tilken,

This will acknowledge receipt of the captioned filing. The language seems contradictory. It states either party may "demand" appraisal. After the demand is made, you WILL... Also, a decision will be FINAL. An Arkansas insured cannot be deprived a jury trial. Please take another look at this language and revise according to our laws and Bulletin.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/12/2009
Submitted Date 01/12/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom:

IDS Property Casualty Insurance Company hereby respectfully submits for your review and approval a response to your inquiry of January 12, 2009.

We have enclosed a revised Description of Coverage, form number TCPDAR01_01 (001), which contains revisions to the Appraisal language pursuant to Bulletin No. 19-89.

We respectfully request to start implementing the proposed forms effective upon your approval. If you should have any questions regarding this submission, please contact me.

Changed Items:

SERFF Tracking Number: *PRCA-125967341* *State:* *Arkansas*
Filing Company: *IDS Property Casualty Insurance Co* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *TRV-AR-08078-02*
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No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Description of Coverage	TCPDAR0 1_01 (001)		Certificate	New			TCPDAR0 1-01 _001_ ; Descriptio n of Coverage. pdf
<i>Previous Version</i>							
Description of Coverage	TCPDAR0 1_01 (001)		Certificate	New			TCPDAR0 1-01 _001_ ; Descriptio n of Coverage. pdf
Description of Coverage	TCPDXX0 1_01 (001)		Certificate	New			TCPDXX0 1-01 _001_ ; Descriptio n of Coverage. pdf

No Rate/Rule Schedule items changed.

Sincerely,
IDS Filing Manager, Jean Tilkens

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/06/2009

Submitted Date 01/06/2009

Respond By Date

Dear Jean Tilken,

This will acknowledge receipt of the captioned filing. The appraisal provisions in the policy must comply with Bulletin No. 19-89. Appraisal must be voluntary and non-binding.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 01/08/2009

Submitted Date 01/08/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: Ms. Grissom;

IDS Property Casualty Insurance Company hereby respectfully submits for your review and approval a response to your inquiry of January 6, 2009.

We have enclosed a revised Description of Coverage, form number TCPDAR01_01 (001), which contains revisions to the Appraisal language pursuant to Bulletin No. 19-89.

We respectfully request to start implementing the proposed forms effective upon your approval.

If you should have any questions regarding this submission, please contact me.

Changed Items:

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	Description of Coverage	TCPDAR01_01 (001)		Certificate	New			TCPDAR01-01_001_; Description of Coverage.pdf
Approved	Coverage Endorsement	TPCEXX01_01 (001)		Endorsement/Amendment/Conditions	New			TPCEXX01-01_001_; Coverage Endorsement.pdf

IDS Property Casualty Insurance Company
Administrative Office:
3500 Packerland Drive
De Pere, WI 54115

Description of Coverage

We have issued the Blanket Master Policy [] (herein called the Policy) to the Policyholder. Coverage is provided to You, (herein called Covered Persons) subject to all the exclusions and provisions of the Policy.

COVERAGE EFFECTIVE DATE

For [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only], coverage is effective at 12:01AM Eastern Standard Time on the Covered Trip Departure Date, provided:

For [Rental Car Collision Damage Coverage] [Purchase Security Coverage], [Price Protection Coverage], [Communications Equipment Coverage], [Extended Warranty Coverage] [Trip Cancellation/Interruption] coverage is effective when the card member meets the coverage eligibility requirements in the specific coverage section.

IN WITNESS WHEREOF, the Company has executed and attested these presents.

[]

President

[]

Secretary

TABLE OF CONTENTS

General Definitions	Section I
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Non-Contributory

SECTION I GENERAL DEFINITIONS

Accident means a sudden, unexpected, and unintended event, that occurs at a single, identifiable time and place and which causes Accidental Bodily Injury.

Accidental Bodily Injury means a sudden, specific, and external event to the human body, that occurs at a single identifiable time and place and independently of all other causes, results directly and immediately in physical bodily injury which occurs while the Covered Person's coverage is in force under the Policy. In no event shall any disease and/or illness, latent bodily injury or the injection or ingestion of any substance be considered Accidental Bodily Injury. An Accident that directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered to be an Accidental Bodily Injury.

Account(s) throughout the Policy means the Covered Person's unexpired, unrevoked [XXXX] Card members credit, charge, cash, debit or corporate card Account(s)

Common Carrier means any land, water or air conveyance (other than a rental vehicle) operated by a common carrier licensed to carry passengers for hire on a regularly scheduled basis.

Covered Person means the primary cardmember and any additional cardholder of an unexpired, unrevoked [XXXXX] credit card account. Covered Persons may be referred to in this Description of Coverage as Covered Persons or You or Your.

Covered Person for [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only] means the primary cardmember, any additional cardholder of an unexpired, unrevoked [XXXXX] credit card account, his or her spouse, domestic partner, Dependents, dependent children, or Traveling Companion.

Covered Trip Conclusion Date means the date on which the Covered Person is scheduled to return to the point where the Covered Trip started [or to the Covered Person's final destination as specified on the Covered Person's ticket].

Covered Trip Departure Date means the date on which the Covered Person is originally scheduled to leave on the Covered Trip, as shown on the Covered Person's ticket.

Covered Trip means a period of round trip travel to a destination that is at least 100 miles from Your Primary Residence [for which You have paid full travel fare using an eligible Account]. The trip must begin and end at the places designated on the Common Carrier ticket purchased for the trip.

Dependent means:

1. The Covered Person's lawful spouse or domestic partner;.
2. The Covered Person's unmarried, dependent children under age 19.
3. The Covered Person's unmarried dependent children 19 years or older:
 - a. Who are registered students in regular full-time attendance at an accredited secondary school, college or university and under age 25; or
 - b. Who, because of a handicap condition or disability that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and are dependent upon a parent or other care provider for lifetime care and supervision. Coverage will be extended for as long as such child is handicapped, disabled, unmarried and Dependent.
4. Dependent children, unless otherwise specified, include:
 - a. Natural, adopted and step children of the insured;

- b. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

A Dependent does not include persons who are enrolled separately under the Policy. The Dependent must accompany the Covered Person on a Covered Trip.

Home means the Covered Person's principal or secondary place of residence.

Occurrence means an Accident or a continuous or repeated exposure to conditions which unexpectedly and unintentionally results in a covered loss during the Period of Coverage. All such exposure to substantially the same general conditions shall be deemed one Occurrence.

Participating Organization means any financial corporation, partnership, proprietorship or other organized group that agrees to join the Policyholder's Trust, is acceptable to the Policyholder, which agrees to abide by its terms and conditions, and pays the required premium on behalf of all Covered Persons.

Period of Coverage means that period of time during which a Covered Person is covered under the Policy. This period begins on the Coverage Effective Date, which is variable by coverage, and ends on the Covered Trip Conclusion Date.

Permanent Residence means the Covered Person's one primary dwelling place where he/she permanently resides.

Policy as used throughout means the contract issued to the Policyholder providing the benefits described herein.

Traveling Companion means an enrolled person who accompanies You on the entire Covered Trip.

We, Us and Our means IDS Property Casualty Insurance Company or our authorized representatives.

You or Your means, or refers to, the Covered Person.

SECTION II TERMINATION OF INSURANCE

Coverage under the Policy will terminate on the earliest of these events for [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only],

1. 12:00 AM Eastern Standard Time of the Covered Trip Conclusion Date;
2. When the Covered Person(s) completes the Covered Trip;
3. When the Covered Person(s) reaches Home or his/her final destination point;
4. When the Covered Trip is cancelled;
5. The date the Covered Person's Permanent Residence is no longer within the 50 United States of America or the District of Columbia;
6. When We determine that misrepresentation, non-disclosure or fraud in claims presentation has occurred;
7. The date the Policy or any benefit under the Policy terminates;
8. The date the Participating Organization ceases to participate in the Policy;
9. The date Your eligible Account ceases to remain in good standing, is cancelled, expires or is revoked.

Unless otherwise stated in a specific coverage part, coverage under the Policy will terminate on the earliest of these events for all other Coverages:

1. When We determine that material misrepresentation, non-disclosure or fraud in claims presentation has occurred;
2. The date the Policy or any benefit under the Policy terminates;
3. The date the participating organization ceases to participate in the Policy;
4. The date Your eligible Account ceases to remain in good standing, is cancelled, expires or is revoked.

SECTION III BENEFITS AVAILABLE

We will provide the following benefits.

[TRIP DELAY COVERAGE

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

If a Covered Person's travel is delayed for a covered reason described below while on a Covered Trip, We will pay a benefit. The benefit is payable on a one-time basis up to the maximum amount shown below for reasonable, additional accommodation, meal, and traveling expenses due to a travel delay of [12] or more hours. Expenses must be incurred by the Covered Person and may not have been provided by the Common Carrier or any other party free of charge.

<u>Benefit</u>	<u>Limit</u>
Trip Delay Coverage	[\$ 250] [\$500] [\$1000]

Covered Losses will be payable only under one benefit and shall include:

1. Carrier caused delay (including bad weather);
2. Lost or stolen passports, money or travel documents;
3. Quarantine;
4. Hijacking;
5. Unannounced strikes;
6. Natural Disasters; or
7. Civil disorder or unrest.

Payments will not exceed the Maximum Limit of Coverage afforded under the Policy per Covered Person shown above.

A Covered Person will not be covered for any delay due to a covered reason which was made public or known to him or her prior to the departure of the Covered Trip. Prepaid expenses are not covered

Claims

If any covered loss occurs, official notice must be provided to Us with 45 days, or as soon after that as is reasonably possible. Notice should state Your name and the participating organization from whom this coverage was provided. Notice given by or on behalf of the claimant to Us or any

authorized agent of Ours, with information sufficient to identify You and the nature of the loss shall be deemed notice to Us. Acceptable proof of loss on all claims must be given as soon as possible to IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115, or call [1-800-xxx-xxxx]. Acceptable proof of loss may include but not be limited to:

1. Detailed hotel accommodation receipt(s).
2. Proof of Permanent Residence.
3. A copy of the airline ticket that includes the original booked ticket and the changed scheduled ticket.
4. Proof of the Trip Delay (such as a letter from a Common Carrier Conveyance, newspaper clipping, weather report, police report or other evidence and proof of the expenses claimed as a result of the Trip Delay).
5. Any other necessary expense receipts.]

[BAGGAGE LOSS OR DELAY COVERAGE

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted. If a Covered Person's Carry On Baggage or Checked Baggage is lost, damaged or stolen, We will pay for the loss as described below, provided he or she has taken all reasonable measures to protect, save and/or recover his or her property at all times.

<u>Benefit</u>	<u>Limit</u>
Baggage Loss Benefit:	[\$ 300] [\$500]
Baggage Delay Benefit:	[\$ 100] day up to [3] [5] days

Benefits are payable up to the limits shown above.

You must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of the property within **24 hours after the loss**. You must file written proof of loss with the Insurer within 45 days from the date of loss, except as otherwise prohibited by law.

Property or losses not covered:

1. Animals;
2. Automobiles and/or Accessory equipment, motorcycles and motors;
3. Bicycles, skis, snowboards (except when checked with a Common Carrier);
4. Aircraft, boats or any other vehicles or conveyances;
5. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
6. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
7. Property shipped as freight or shipped prior to Your trip departure date;
8. Rugs or carpets of any type;
9. Perishables, medicines, perfumes, cosmetics and consumables;
10. Property used in trade, business or for the production of income;
11. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration;
12. Items specifically identified or described in and Insured under any other insurance policy;
13. Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials;
14. Losses arising from war (whether declared or not), invasion, act of foreign enemy,

- hostilities, civil war, rebellion, insurrection, military or usurped power; or
15. Business items (including items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including but not limited to manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.) cellular telephones or art objects.

The program will pay the lesser of:

1. The actual Purchase Price of a similar item; or
2. The Actual Cash Value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

BAGGAGE DELAY COVERAGE

If a Covered Person's personal Checked Baggage is delayed or misdirected for at least [24] hours by a Common Carrier, We will reimburse him or her on a one-time basis for the reasonable, emergency purchase of essential items. Verification of the delay by the Common Carrier and receipts for the emergency purchases must accompany any claim.

Benefits are limited to the amount shown above per Covered Person who's Checked Baggage has been delayed.

Baggage Delivery Benefit. If the Checked Baggage is delayed after the Covered Person has reached his or her Destination (in the case of a one-way ticket) or return destination and the Common Carrier makes a charge for delivery, We will reimburse the reasonable cost to deliver the Covered Person's Checked Baggage to his/her return destination or residence, up to the amount shown above.

The delay must not be due to:

1. Confiscation or expropriation by any government or public authority or detention by customs or other officials; or
2. Losses arising from war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion insurrection, military or usurped power.

Notification of and Payment of Claims: If any covered loss occurs, official notice must be provided to Us within 45 days, or as soon after that as is reasonably possible, and take all reasonable measures to protect, save, and/or recover the property. Notice should state Your name and the Participating Organization from whom this coverage was provided. Notice given by or on behalf of the claimant to Us or to any authorized agent of Ours, with information sufficient to identify You and the nature of the loss shall be deemed notice to Us. Acceptable proof of loss includes:

Baggage Loss Claims:

1. Original claim determination from the Common Carrier, if applicable.
2. Original police report or other report of local authorities.
3. An itemization and description of lost items and their estimated value.
4. Proof of loss providing amount of loss, date, time and cause of loss and all receipts, credit card statements, canceled checks, photos, or other appropriate documentation as may be required.

Baggage Delay Claims: Proof from the Common Carrier that personal baggage was delayed or misdirected for at least 24 hours.

Baggage Delivery Claims: A copy of the delivery invoice and verification of the delay or

misdirection by the Common Carrier must be submitted with the claim.

Settlement of Loss. Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to Us and We have determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of loss and the value involved to Us. All benefits payable will be paid to You, or in the case of death, to Your estate.

Valuation. We will not pay more than the Actual Cash Value of the property at the time of loss. Damage will be estimated according to Actual Cash Value. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or the Company can make a written request for an appraisal. After the request, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. This process is voluntary and non-binding. The appraiser selected by You is paid by You. We will pay the appraiser we choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage part.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Carry On Baggage means a piece of baggage specifically designed to carry personal property that has not been checked and is owned by and accompanies the Covered Person while traveling on a Common Carrier.

Checked Baggage means a piece of baggage specifically designed to carry personal property for which a claim check has been issued to a Covered Person by a Common Carrier.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[TRAVEL ACCIDENT-FLIGHT ONLY COVERAGE

Insurance is in effect for a Covered Person during a Covered Flight. Benefits are payable only for losses incurred while a Covered Person is on a Covered Flight.

ACCIDENTAL DEATH AND DISMEMBERMENT

If a Covered Person suffers a Loss, as described in the Table of Losses below, due to an Injury that occurs while a Covered Person is riding as a passenger in or on, boarding or alighting from any Covered Flight, We will pay benefits under the Policy. The loss must occur within 365 days after the date of the accident causing the loss.

The Principal Sum for You or Your spouse is [\$100,000] [\$200,000] [\$250,000] [\$500,000] [\$1,000,000].

The Principal Sum for a dependent child is 50% of Your Principal Sum.

If more than one loss is sustained as the result of an accident, the amount payable shall be the largest amount shown in the Table of Losses.

TABLE OF LOSSES	
Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

Loss with regard to:

1. Hand or foot, means actual complete severance through and above the wrist or ankle joints;
2. Eye means an entire and irrecoverable loss of sight;
3. Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. Thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE

We will pay benefits for covered losses as described above that result from a Covered Person being unavoidably exposed to the elements due to an Accident during a Covered Flight. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE

We will pay benefits for loss of life as described above if a Covered Person's body cannot be located one year after a Covered Person's disappearance due to forced landing, stranding, sinking, or wrecking of an air conveyance during a Covered Flight.

EXCLUSIONS AND LIMITATIONS

No payment will be made for any loss that occurs in connection with or is the result of:

1. Suicide, attempted suicide or intentionally self-inflicted injury;
2. Committing or attempting to commit a felony;
3. Any sickness or disease;
4. Travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled air conveyance providing passenger service over an established route;
5. War or act of war, whether declared or not; and
6. Any travel for which the Account was not used to purchase the travel arrangements.

Notice of Claim: Written notice of claim must be given to Us within twenty (20) days after the occurrence or commencement of any loss covered by the Policy, or as soon as thereafter as is reasonably possible. Notice given by or on behalf of the claimant to Us or to any authorized agent of Ours, with information sufficient to identify the Covered Person shall be deemed notice to Us.

Claim Forms: We, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within fifteen (15) days after the giving of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made.

Proofs of Loss: Written proof of loss must be furnished to Us at its said office in case of claim for loss for which this Policy provides any periodic payment contingent upon continuing loss within ninety days after the termination of the period for which We are liable. In case of claim for any other loss such proof must be furnished within ninety days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

Time of Payment of Claim: Indemnities payable under this Policy for any loss will be paid immediately upon receipt of due written proof of such loss.

Payment of Claims: Indemnity for loss of Your life will be paid to Your estate. All other benefits will be paid to You. Any other accrued indemnities unpaid at Your death will be paid to Your estate.

If any indemnity of this Policy shall be payable to Your estate or to You and You are a minor or otherwise not competent to give a valid release, the Insurer may pay such indemnity, up to an amount not exceeding \$1,000, to any relative by blood or connection by marriage to You who is deemed by the Insurer to be equitably entitled thereto. Any payment made by the Insurer in good faith pursuant to this provision shall fully discharge the Insurer to the extent of such payment.

Physical Examination and Autopsy: We at our own expense shall have the right and opportunity to examine the person of any individual whose Injury is the basis of claim when and as often as it may reasonably require during the pendency of a claim hereunder. We may, also at our own expense, make an autopsy in the case of death, where it is not forbidden by law.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage section

Covered Flight means an airline flight to a destination [that is at least 100 miles from Your Home] for which You pay the entire cost of the air passenger fare(s), less redeemable certificates, vouchers or coupons, using Your Account. Such flight must be on a regularly scheduled air conveyance operated under a license for the transportation of passengers for hire.]

[TRIP CANCELLATION/INTERRUPTION COVERAGE]

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted. Trip Cancellation provides for covered Losses the Covered Person(s) incurs for Covered Trips cancelled up to the time and date of the Covered Trip Departure Date. Trip Interruption coverage provides benefits for Losses Covered Persons incur for Covered Trips that are interrupted after the time and date of the Covered Trip Departure Date.

We will pay this benefit if the Covered Person's Covered Trip is cancelled or interrupted as a result of any of the following reasons. [Or if Your Traveling Companion's Covered Trip is

cancelled or interrupted and Your Traveling Companion has a valid claim under the Policy.] [Losses are payable only for those events which could not have been reasonably foreseen by the Covered Person and are outside the Covered Person's control and substantially impair the Covered Person's ability to travel.] Coverage is provided for Loss caused by:

1. Unexpected or unintended Sickness, Accidental Bodily Injury or Serious Illness requiring examination or treatment by a Physician prior to the trip cancellation or interruption of the Covered Trip or death of the Covered Person or a [Family Member], [Dependent], or [Traveling Companion]. Sickness or Accidental Bodily Injury must be so disabling, in the written opinion of a Physician, as to reasonably cause the Covered Person to interrupt or cancel his/her Covered Trip. If the Covered Person cancels or interrupts his/her Covered Trip, due to Accidental Bodily Injury, Serious Illness or Sickness of a [Family Member], [Dependent], or [Traveling Companion], it must be because the condition is life threatening, or because the [Family Member], [Dependent] or [Traveling Companion] requires the Covered Person's care. Cancellations due to the death of a [Covered Person], [Family Member], [Traveling Companion], or [Dependent] are covered only if the death occurs within [30] [or 60] days of the Covered Persons' scheduled Covered Trip Departure Date (but after the Covered Trip is purchased), or the date they are scheduled to arrive at his/her destination. Medical examinations or visits must take place prior to the cancellation or interruption, and the Covered Person must notify the appropriate travel supplier(s) of the Covered Person's cancellation or interruption within 72 hours, unless the condition prevents it, and then as soon as possible. Failure to do so will result in a claim payment which is less than the penalty imposed for cancellation if the amount of the penalty was increased by the Covered Person's failure to notify the appropriate travel supplier within the required time frame.
2. Unexpected or unintended circumstances, which are those events or consequences other than [Sickness, Accidental Bodily Injury, Serious Illness, death or Financial Default] which could not have been reasonably foreseen or expected by the Covered Person, are outside the Covered Person's control and substantially impair the Covered Person's ability to travel [For active duty members of the United States Armed Forces, unexpected or unintended circumstances will include official (written) revocation by a Unit Commanding Officer of previously approved (in writing) leave. War-related situations, full or partial mobilization or mass reassignment of Armed Forces personnel or invocation of the War Powers Act are events that will not be covered.]
3. [Unforeseeable, unexpected or unintended Financial Default or bankruptcy of any [tour operator], [hotel], [resort], [rental car company], [other travel supplier] or [Common Carrier Conveyance], whose services or products constitute all or part of the Covered Person's Covered Trip. Financial Default occurring on or before the Trip Cancellation Coverage Effective Date or less than [seven] days after the Trip Cancellation Coverage Effective Date is not covered.]
4. Adverse weather or natural disasters resulting in the complete cessation of travel services for at least [24] hours.
5. Unexpected or unintended labor disputes resulting in the complete cessation of travel services.
6. The Covered Person's Home becoming uninhabitable by fire, flood, vandalism, burglary or natural disaster.
7. The Covered Person, [Family Member], [Traveling Companion], or [Dependent] being subpoenaed, required to serve on a jury or served with a court order, hijacked or quarantined prior to the Covered Trip Departure Date.
8. The Covered Person, [Family Member], [Traveling Companion], or [Dependent] being the victim of a felonious assault within [10] days prior to the Covered Trip Departure Date. Felonious assault is defined as an act of violence against a Covered Person, [Family Member], [Traveling Companion] or [Dependent] requiring medical treatment in a Hospital. A cancellation or interruption due to a felonious assault inflicted by a Covered Person or a Family Member is not covered.
9. Unforeseeable, unintended or unexpected termination of employment or layoff of the Covered Person that is not under the Covered Person's control. [The Covered Person must

have been continuously employed with the same employer for [two] years prior to the termination or layoff.]

10. A Covered Trip Delay that results in the loss of more than [50%] of the Covered Person's scheduled Covered Trip length. Covered Trip Delay as it applies to this [50%] loss of Covered Trip length includes: missed connections, delayed flight departure, flight cancellation, denied boarding, traffic Accident while commuting to a departure, Common Carrier Conveyance caused delays, lost or stolen passports, quarantine, hijacking, unannounced strike, natural disaster, or a civil disorder. Coverage will be provided for forfeited, published, nonrefundable payments incurred as a result of cancellation penalties imposed by tour operators and Common Carrier Conveyances, and transportation Home.
11. Carrier caused delays due to adverse weather or as the result of labor disputes that affect public transportation.
12. Travel arrangements cancelled by a tour operator or Common Carrier Conveyance due to adverse weather or as a result of labor disputes that affect public transportation.
13. Required and mandatory evacuation ordered by local authorities at the Covered Person's [final] destination due to hurricane or other natural disaster. The Covered Person must have [4 days] [50%] of his/her total Covered Trip length or less remaining on such Covered Trip at the time the mandatory evacuation ends in order to cancel or interrupt such Covered Trip.

What Are Covered Losses under Trip Cancellation/Interruption Coverage

A maximum benefit of up to [\$1500] [\$2500] is provided to cover certain expenses listed below which are related to Trip Cancellation or Interruption. Covered Losses mean:

1. Forfeited, published, nonrefundable payments incurred as a result of cancellation penalties imposed by tour operators and Common Carrier Conveyances, [or change fees incurred in lieu of full penalties] [not including travel agency penalties.] [If the Covered Person fails to notify the appropriate travel supplier(s) of the cancellation within 72 hours of becoming aware of the need to cancel, We will pay only the cancellation penalties the Covered Person was subject to at that time.] [If the Covered Person is medically unable to notify the appropriate travel supplier within 72 hours, the Covered Person must notify them as soon as medically possible.]
2. The charge incurred for an individual supplement if the Covered Person's [Traveling Companion's] or [Family Member's] or [Dependent's] Covered Trip is cancelled but the Covered Person's is not.
3. Unused, nonrefundable arrangements, made by Covered Person, [with the exception of unused airfare].
4. The greater of:
 - a. Additional transportation expenses to the Covered Person's Home, less any refunds paid or payable, [for [1] member[s] of the Covered Person's traveling party], not to exceed the cost of economy airfare or first class airfare if the Covered Person's original tickets were first class; or
 - b. The value of the Covered Person's unused airfare if the Covered Person must return Home due to a covered Loss.
5. Reasonable additional accommodation and economy class transportation expenses (up to [\$100] per day if the Covered Person, the Covered Person's traveling [Family Member] [Dependent] [or a Traveling Companion] must remain in the Hospital [or have been certified as medically unable to travel]. This benefit is provided for a maximum of [5] days.
6. The charge to return the Covered Person's vehicle to his/her Home if it is necessary for the Covered Person to interrupt his/her Covered Trip and return Home via alternate transportation as a result of a covered Loss [listed in the items above.]
7. Reasonable, additional economy class transportation expenses needed to reach the Covered Person's return destination or to travel from the place the Covered Trip was interrupted to the place where the Covered Person can rejoin the Covered Trip and the unused portion of any nonrefundable land, sea and air arrangements that were paid as part of the Covered Trip.

Exclusions Under Trip Cancellation/Interruption Coverage

Coverage is not provided for losses caused by or occurring as a result of:

1. Common Carrier Conveyance-caused delays except as provided elsewhere in the Policy; or
2. Travel preparations cancelled by a tour operator or Common Carrier Conveyance except as provided elsewhere in the Policy; or
3. Changes in plans (for reasons other than those specifically listed in the Policy); or
4. Inability to obtain necessary travel documents (passports, visas, etc), or being detained or having property confiscated by any Customs authority by the Covered Person, a [Dependent] [or a Traveling Companion]; or
5. Financial circumstances of the Covered Person, a [Dependent] or [Traveling Companion]; or
6. Educational, business, or contractual obligations of the Covered Person, a [Dependent] or [Traveling Companion]; or
7. Any regulation made by the government or prohibition; or
8. An event which happens prior to the Coverage Effective Date; or
9. Failure of any tour operator, Common Carrier Conveyance, person or agency to provide the bargained-for travel preparations [other than Financial Default]; or
10. [Default of yacht charter companies]; or
11. Changes in plans due directly or indirectly to the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination; or
12. Pre-existing Condition; or
13. Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or
14. Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
15. The Covered Person or Family Member or Traveling Companion being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol; or
16. The Covered Person or Family Member or Traveling Companion; 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.

Duties of the Covered Person In The Event Of A Loss

The Covered Person must provide Us with documentation of the cancellation, interruption or delay and proof of the expenses incurred within [90] days or as soon as reasonably possible. Additionally, the Covered Person must provide [proof of payment] for the Covered Trip [credit card statements], [receipts], [proofs of any refunds granted], [copies of applicable tour operator or Common Carrier Conveyance cancellation policies/guidelines], [proof of age for each party claiming benefits] and any other information reasonably required to prove the Loss occurred. [Claims that involve Loss due to Sickness, Accidental Bodily Injury, Serious Illness or death require signed patient (or next of kin) authorization to release medical information and an attending Physician's statement]. The Covered Person will be required to supply Us with all unused air, rail, cruise or other tickets if they are claiming the value of those unused tickets.]

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage part.

Family Member for the purposes of the Trip Cancellation/Interruption benefit provision means the Covered Person's spouse, domestic partner, dependent, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, [step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, guardian, or ward].

Financial Default means the entire postponement of operations due to financial situations, whether or not a bankruptcy petition is filed, or partial suspension of operations after the filing of a bankruptcy petition.

Pre-Existing Condition means any injury, sickness or condition of You, [a Covered Person's Traveling Companion][a Covered Person's Dependent booked to travel with him or her] for which within the [sixty (60)] day period prior to the effective date of Your Trip Cancellation coverage, that (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Physician.]

[RENTAL CAR COLLISION DAMAGE INSURANCE COVERAGE

THIS INSURANCE PROVIDES COVERAGE FOR DAMAGE TO THE RENTAL VEHICLE ONLY. IT DOES NOT PROVIDE PERSONAL PROPERTY, MEDICAL OR THIRD PARTY LIABILITY COVERAGE. CHECK WITH YOUR PERSONAL INSURER AND RENTAL AGENCY TO BE SURE YOU HAVE ADEQUATE MEDICAL AND LIABILITY COVERAGES.

Coverage

This coverage is excess over all other valid and collectible insurance and shall apply only when such other benefits are exhausted. IDS Property Casualty Company Insurance pays the amount for which you are liable to the rental agency up to the lesser of Actual Cash Value of the damaged, destroyed or stolen vehicle or [\$25,000] [\$50,000]. Included in this limit are any documented Loss of Use and towing resulting from the damage or theft of the covered rental car while the rental vehicle is rented in Your name. Coverage for the damage, destruction or theft of the covered rental vehicle applies only when all of the following conditions are met:

1. The Covered Person initiates the rental transaction using a valid Account. If the rental transaction is arranged in advance by a reserving agent, a card imprint of a valid [XXXX] card must be made at the time you take possession of the rental vehicle.
2. The rental vehicle is rented in the Cardholder's name.
3. The entire cost of the rental vehicle is charged to the Cardholder's Account.

Coverage is available worldwide except as listed below and except where prohibited by law or this coverage is in violation of the rental contract in the jurisdiction in which it was initiated.

Coverage does not apply in:

Australia, Israel, Italy, Jamaica, Mexico, New Zealand, Republic of Ireland, North Ireland

In some regions of the United States and some foreign countries, the law requires the rental agency to provide Collision Damage Waiver Coverage as part of the price of the rental vehicle. In such places, this coverage will reimburse any deductible that may apply. This insurance will not reimburse for any Collision Damage Waiver coverage charged by the Rental Agency.

Coverage Termination

This coverage ends at the earliest of the following:

1. Your Account ceases to remain in good standing, is cancelled, suspended, expires or is revoked.
2. The rental contract ends.
3. The rental agency takes control of the rental vehicle regardless of the vehicles location.
4. The Policy insuring this benefit is cancelled or non-renewed.

5. When We determine that material misrepresentation, non-disclosure or fraud in claims presentation has occurred

Rental Eligibility

Coverage is limited to one rental vehicle at a time. If more than one rental vehicle is charged to the Account during the same time period, this coverage will apply only to the first rental charged to the Account.

The length of time You rent the vehicle may not exceed 31 consecutive days. Coverage cannot be extended by taking out a new rental agreement for a same or a different vehicle with the same or different rental agency.

Covered Rental Vehicles

Private Passenger Vehicles with 4 wheels, including vans, designed by the manufacturer and used exclusively for the transportation of 1 driver and up to 7 passengers and their luggage.

Limitations and Exclusions

The following Vehicle Types are Not Covered

1. Private Passenger Vehicles including vans, that do not meet the criteria outlined under Covered Rental Vehicles.
2. Trucks, Pick-Up Trucks or Vehicles designed to be reconfigured into pick up trucks at will.
3. Motorcycles, Moped or Motorbikes.
4. Off road vehicles meaning any vehicle not designed and/or licensed to use on public roads.
5. Buses or Mini Buses.
6. Vehicles over 25 years old and limited production vehicles.
7. Tax-Free Vehicles.
8. Any vehicle with a Suggested Manufacturers Retail Price New, excluding taxes, of over \$50,000.
9. Any vehicle or vehicle Accessory designed to be towed (not self propelled).
10. Campers or Camper Units whether self propelled or not.

Coverage Not Provided

1. Liability or Medical coverages;
2. Loss or theft of personal belongings;
3. A replacement vehicle which is being paid for in whole or in part by your personal automobile insurance or the repair shop;
4. Expenses assumed by the rental agency;
5. Liability assumed by the cardholder by signing a rental agency draft to cover damages and or Loss of Use;
6. Any required deposit required by the rental agency for declining the rental agency Collision Damage Waiver;
7. Operation of the rental vehicle:
 - a. by any driver not listed on the rental agreement;
 - b. off public roads;
 - c. while the driver is intoxicated or under the influence of narcotic drugs; or
 - d. in a manner contrary to the terms of the rental agreement or this Description of Coverage;
8. Coverage is not provided for loss due to:
 - a. War, whether declared or not declared;
 - b. normal wear and tear to the vehicle and it accessories;
 - c. road damage to tires unless caused by a caused suddenly by a covered incident;
9. Coverage will not be provided:
 - a. While using the rented vehicle to transport people or property for a fee or transporting contraband of any kind;

- b. seizure or destruction of the rented vehicle by order of any government of public authority;
 - c. nuclear reaction, radiation or radioactive contamination;
10. Coverage does not apply to any rental vehicle items not installed by the original manufacturer; or
 11. Coverage does not apply to any liability you assume under any written agreement other than your primary auto insurance physical damage deductible.

What to do in the event of a Loss

You must report a loss to us within 24 hours by calling [1-800-xxx-xxxx or xxx-xxx-xxxx]

After You have reported the claim, advise the rental agency that You have reported a claim and then provide the rental agency with our address and telephone number:

IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115

Proof of Loss

You will be required to provide the following to Us to substantiate Your claim along with the completed signed claim form We will provide to You after You report a loss. These documents must be received by Us within 180 days of the loss.

1. A copy of the driver’s license of the person driving at the time of the accident or loss. If the car was damaged, destroyed or stolen while not being driven (i.e.: parked) a copy of the drivers license of the last person to drive the vehicle prior to the loss.
2. A copy of the damage report you completed and signed with the rental agency at the time you took possession of the rental vehicle.
3. A copy of the credit card draft for the rental purchase.
4. A copy of the final repair estimate itemized for labor and each part.
5. A copy of any receipt for emergency repairs you may have had to pay for.
6. A copy of the rental agency’s daily utilization log for the time the rental vehicle is out of service due to the loss if Loss of Use is to be charged by the rental agency.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage section.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Loss of Use means the amount charged by the Rental Agency for lost revenue during the time the damaged Rental Vehicle is not available because it is being repaired or replaced.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.

Tax Fee Vehicle means a tax free vehicle package that provides tourists with a short term (up to 6 month) lease agreement with a guaranteed buy-back.]

[PURCHASE SECURITY COVERAGE

Coverage

Purchase Security Coverage protects new items including gifts, except those excluded below, by insuring them for one-hundred (100) days from the date of purchase while the items are anywhere in the world provided the full Purchase Price is charged to the Account. To be eligible for this coverage You must be a valid cardholder of an Account.

This coverage applies if the new items are stolen, except from an automobile or other motorized vehicle, or damaged or destroyed by fire, smoke, lightning, explosion, riot, vandalism, windstorm, hail, rain, sleet, snow, aircraft, spacecraft, vehicles, discharge of water or steam from household plumbing or damage by electrical current. Damage by electrical current does not apply to electrical components.

The coverage limit is the lesser of \$1,000 per claim or the damaged, stolen or destroyed items' Actual Cash Value. The aggregate claim limit is \$25,000 for all stolen, damaged or destroyed insured items in any 12 consecutive month period. We reserve the right to replace or repair damaged items.

Product registration is not required for this Purchase Security Coverage to apply.

This coverage is excess of all other valid and collectible insurance and shall apply only when such other benefits are exhausted. Purchase Security Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Excluded Items

Purchase Security Coverage does not insure the following items.

1. Travelers Checks, cash, tickets or any other negotiable instruments, animals and living plants, perishables, consumables;
2. Boats, motor vehicles and aircraft or their accessories including trailers or other items towed by or attached to the boat, auto or aircraft;
3. Real estate and items which are intended to become real estate;
4. Broken items unless the damage resulted from a covered occurrence;
5. Items purchased for resale, professional or commercial use;
6. Pre-owned or used items;
7. Jewelry or watches from baggage unless the entire piece of baggage is stolen; or
8. Contraband of any kind.

Coverage Exclusions:

Coverage does not apply if loss or damage is caused by:

1. Mysterious Disappearance;
2. Confiscation by authorities;
3. The Insured's illegal activities;
4. Normal wear and tear;
5. Flood or earthquake;
6. Nuclear reaction, radiation or radioactive contamination;
7. Inherent product defects;
8. Mis-delivery of the item or the Covered Person voluntarily parting with the covered item;
9. War whether declared or undeclared; or
10. Intentionally parting with the covered property.

Claims

Because this coverage applies as excess over other valid and collectible insurance, if You have any other insurance that covers the loss You must first submit a claim to Your own insurance company. Report a covered claim to us within 60 days by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115 or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

Any claim settlement form from Your personal insurance company along with the claim form provided by Us and the following documents must be returned to Us within 90 days of the

covered occurrence or as soon thereafter as possible. Gift recipients of covered items must provide the same documentation to substantiate a claim.

1. Your credit card receipt;
2. The itemized store receipt;
3. A police record, fire report or other report sufficient to determine eligibility; and
4. Any other documentation we deem necessary which may include the damaged item(s).

Conditions

The following apply in addition to the General Provisions Section IV of this Description of Coverage Form.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or We can make a written request for an appraisal. After the request, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. This process is voluntary and non-binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

Definitions

As used in this coverage part, the following definitions apply.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Mysterious Disappearance means the unexplained vanishing of an item where there is no evidence of wrongdoing by anyone.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[PRICE PROTECTION COVERAGE

Coverage

If You charge the full amount of a qualifying retail purchase to Your Account and you find a print advertisement for the same item (same model number and same model year) by the same manufacturer within 75 days of purchase, We will refund you the difference up to \$250 per item (up to a maximum of \$1000 per cardmember per 12 month period).

Subject to the exclusions below, a qualifying retail purchase means new consumer products, not intended for commercial use, purchased and paid for entirely with Your Account, whether for Your own use or given as a gift.

Product registration is not required for this Price Protection Coverage to apply.

Excluded Items

Price Protection Coverage does not cover the following items:

1. Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not the card member knew the item was used, antique, recycled, previously owned, rebuilt, or remanufactured;
2. Any item purchased over the internet whose primary purpose is not the sale of the item or related items;

3. Items for which the printed advertisement containing the lower price was published more than 75 days after the card member's purchase;
4. Items advertised or shown as price quotes or bids from a merchant;
5. Items purchased for resale, professional or commercial use;
6. Items advertised in or as a result of "limited quantity", "going out of business sales", "cash only" or "close out" advertisements, cost savings as a result of manufacturer's coupons or free items, or where the price includes bonus or free offers, special financing, installation or rebate, or one of a kind or limited offers;
7. Customized/personalized items;
8. Any services you may purchase (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
9. Boats or motorized vehicles (including but not limited to airplanes, automobiles and motorcycles.);
10. Labor on new parts eligible under this program;
11. Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and buildings and home improvements);
12. Jewelry, collectibles, art, antiques, special order or rare one-of-a-kind items;
13. Live plants or animals;
14. Stuffed or mounted animals, animal and fish trophies;
15. Perishable or consumable items;
16. Airline tickets (or transportation tickets of any kind), travelers checks, cash or its equivalent, negotiable instruments, bullion, stamps, or lottery tickets to events or for entertainment;
17. Products purchased and/or delivered from merchants outside the United States;
18. Products purchased by a person not resident of the United States.

Limitation on Protection

Claim payment on any claim will not include merchant's credit, discount and/or manufacturer's rebates, and shipping and handling fees. In no event will the Price Protection Coverage pay more than the actual amount charged for the item.

Price Protection Coverage does not apply if the store refunds the difference between the original and lower price.

Printed Advertisements

A printed advertisement is an advertisement appearing in a newspaper, magazine, store circular, or catalog which states the authorized dealer or store name, item (including model number) and sale price. In order to receive a refund of the price difference, the advertisement must have been published on or within 75 days after the original purchase date and must be for the same item (same model number, same model year).

Claims

Because this coverage applies as excess over other valid and collectible insurance, if You have any other insurance that covers the loss You must first submit a claim to Your own insurance company. Report a covered claim to us within 60 days by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, (Address) or call 1-800-xxx-xxxx. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

1. Your credit card receipt;
2. The itemized store receipt;
3. The printed advertisement for the same item by the same manufacturer at a lower price by a U.S. dealer; and
4. Completed Claim form.

Once the required documentation is submitted and your claim is verified, You will receive a refund of the difference, up to a maximum of \$250. In the event that certain required documents are not

included, We will notify You and keep the file open for 60 days for the date Your claim is received or until all necessary documentation is provided, whichever occurs first.]

[COMMUNICATIONS EQUIPMENT COVERAGE

Coverage

Insurance coverage is provided, subject to all conditions and limitations in this Description of Coverage for Covered Equipment when the full Purchase Price is charged to the Account, for direct physical loss due to a covered cause of loss. A covered cause of loss is direct physical loss not recoverable under the manufacturer's warranty and not listed in the Exclusions section of this coverage part.

Coverage is provided up to the lesser of the Actual Cash Value of the damaged or destroyed property or the coverage limit applicable to this part, whichever is less.

This coverage is secondary to all other valid and collectible insurance and shall apply only when such other benefits are exhausted. Communications Equipment Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Coverage Limits

A limit of [\$250] [\$500] per claim applies, subject to a \$50 deductible per claim.

An aggregate limit of two (2) claims for [\$250] [\$500] each per Family Member for all Covered Equipment and Accessories in any 12 month period beginning on the date of the first covered loss.

Property Not Covered

1. Any communications property not defined as covered property and not paid for in full by the Cardmember's Account;
2. Contraband of any type and property used for illegal trade;
3. Batteries unless included in the replacement of a piece of Covered Equipment;
4. Property ordered but not yet received from a manufacturer, distributor, authorized dealer or retailer;
5. Customized software, personalized data, face plates and cases of any kind;
6. Antenna's designed for the exterior of a car or watercraft; or
7. Accessories except when loss of the Accessory is a part of a Covered Equipment loss.

Exclusions

We will not pay for loss caused directly or indirectly by or contributed to by any of the following.

1. War, whether declared or undeclared;
2. Nuclear reaction, radiation or radioactive contamination;
3. Confiscation by authorities including trade sanctions;
4. Loss caused by rodents, insects, vermin or other wild animals;
5. Any loss covered by the manufacturer's warranty wear and tear;
6. Loss caused by Computer Virus;
7. Error or omission in design, programming, construction or original defect in the covered property resulting in mechanical or electrical failure;
8. Faulty repair, service or maintenance unless fire or explosion ensue and then coverage is provided only for the damage caused by fire or explosion;
9. Loss of use, loss of market or any other indirect loss;

10. Cosmetic damage, however caused, that does not affect the operation of the Covered Equipment. Cosmetic damage includes but is not limited to scratching, marring of finish, and changes in color and texture;
11. Loss caused by Pollutants;
12. Loss caused by using the Covered Equipment in a manner for which it was not designed; or
13. Intentionally parting with the Covered Equipment.

Claims

If a covered loss occurs, official notice must be provided to Us within 60 days, or as soon after that as is reasonably possible, and take all reasonable measures to protect, save, and/or recover the property. Written details of the loss along with the following documents to the IDS Property and Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115 or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

Any claim settlement form from Your personal insurance company along with the claim form provided by Us, the following documents, and Your deductible must be returned to Us within 90 days of the covered occurrence or as soon thereafter as possible.

1. Your credit card receipt;
2. The itemized store receipt;
3. A police record, fire report or other report sufficient to determine eligibility; and
4. Any other documentation We deem necessary which may include the damaged item(s).

Upon receipt and acceptance of all necessary claim documentation by Us, claim payment will be made within 30 days.

Conditions

The following apply in addition to the General Provisions Section IV of this Description of Coverage Form.

If any person or organization for which we honor a claim has rights to recover damages from another entity, those rights are transferred to us.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or we can make a written request for an appraisal. After the request, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. This process is voluntary and non-binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

Definitions

As used in this coverage part, the following definitions apply:

Accessory (ies) means standard batteries, standard battery charges, carrying case, cigarette lighter adapter, earpiece or hands free car kit.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Computer Virus means any unauthorized intrusive code or programming that is entered by any means into Covered Equipment and interrupts or prohibits the operation of such equipment.

Covered Equipment means a wireless phone or wireless data card owned or leased by the card member or a Family Member which is actively registered with a wireless network. A covered telephone must have and assigned a telephone number and previous air time logged.

Family Member for the purposes of this coverage means the Covered Person and the Covered Person's spouse, domestic partner, Dependent, or parent or grandparent living in the same household.

Pollutants mean any solid, gaseous or thermal irritant or contaminant including smoke, vapor, soot or fumes (except from a hostile fire), acid, alkalis, radiation and waste.

Purchase Price means the actual cost of the covered item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[EXTENDED WARRANTY COVERAGE

Coverage

Extended Warranty benefits provide covered items with double the period of warranty repair/replacement services up to maximum of 1 year from the date of purchase. This benefit provides the same protection for parts and labor costs as provided by the Original Manufacturer's Warranty. This benefit is available without product registration for new items, not excluded below, when the full Purchase Price is charged to the Account. Eligible items must be covered by an Original Manufacturer's Warranty or an Extended Manufacturer's Warranty of up to 12 months. If You do not have an Extended Warranty on an item, this benefit starts the first day the Original Manufacturer's Warranty ends.

The per covered item limit for this coverage is the lesser of the following:

1. Repair or replacement cost;
2. The Purchase Price; or
3. \$1,000.00 (subject to an annual maximum of \$10,000)

We reserve the right to choose replacement over repair or payment. If replacement is made, the replacement will be of like usefulness and function.

If the Original Manufacturer's Warranty or Extended Manufacturer's Warranty on an item exceeds 12 months from the date of purchase, this benefit does not apply to that item.

Limitations and Exclusions

The extended warranty benefit does not apply to the following items, their parts, and accessories, including towed accessories or trailers:

1. Aircraft;
2. Motorized vehicles with one or more wheels designed for on or off road use whether or not registered for use on public roads;
3. Snowmobiles or any other vehicle designed to run on crawlers or treads;
4. Items purchased used;
5. Any item purchased for resale or commercial use;
6. Floor models that do not come with warranties;
7. Antiques;
8. Plants, shrubs, trees, animals, pets, consumables, perishables;
9. Professional services;
10. Media with stored data or music, software or application programs;
11. Loss of use, loss of market or any other indirect loss;
12. Mechanical failure resulting in a product recall;
13. Loss caused by lack of maintenance or lack of service;
14. Loss caused by power surge or contamination by radioactive or hazardous substances, including mold; or

15. Bodily Injury, Property Damage, Consequential Damages, or Punitive or Exemplary Damages.

Claims

Report a covered loss or occurrence to Us immediately by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, (Address) or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form within fifteen 15 days.

The claim form provided by Us and the following documents must be returned to Us within 90 days of the covered occurrence or as soon thereafter as possible. Your failure to provide this information within 90 days may result in denial or your claim.

1. Your credit card receipt;
2. The itemized store receipt;
3. A copy of the Original Manufacturer's Warranty or, if applicable, the Manufacturer's Extended Warranty;
4. A police, fire or insurance claim report or other report sufficient to determine eligibility; and
5. Any other documentation we deem necessary which may include the damaged item(s).

Prior to proceeding with any repair or replacement, You must obtain our approval in order to ensure eligibility for this Warranty Benefit. Your failure to report a loss or occurrence within 90 days from the date of loss or damage may result in our denial of the related claim.

Termination of this Benefit

In addition to the reasons for termination in Section II Termination of Coverage the following will apply to this coverage part:

The date the original manufacturer ceases to carry on business.

Other Insurance

Extended Warranty Coverage is excess of all other applicable insurance, warranty or purchase protection available to the covered item and shall apply only when such other benefits are exhausted. Extended Warranty Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Definitions

As used in this coverage part, the following definitions apply.

Purchase Price means the actual cost of the covered item including sales tax but not including shipping as shown on the itemized store sales receipt.

Like usefulness and function means an item of equivalent usefulness and value with no guarantee of same color, brand, material, size or model.]

SECTION IV GENERAL PROVISIONS

Excess Coverage

With the exception of the Travel Accident-Flight Only Insurance offered under this Description of Coverage, all other benefits are excess over any other insurance or indemnity available to the Covered Person from any other source.

Fraud and Material Misrepresentation

If any claim made under the Policy is determined to be false or fraudulent or if any false or fraudulent means or devices are used by You [or any other Covered Person(s), or Dependents, or by anyone acting on Your [or his/her] behalf, all benefits otherwise payable will be voided. Any claim submitted for an amount intentionally in excess of the true value of lost or damaged property or actual expenses incurred shall be deemed false or fraud within the meaning of this provision.

Legal Actions

No action at law or in equity shall be brought to recover on the Policy prior to the expiration of sixty day after written proof of loss has been furnished in accordance with the requirements of the Policy. No action shall be brought after the expiration of three years [five in Kansas and Florida; six in South Carolina and Arkansas] after the time written proof of loss is required to be furnished.

If a time limit of the Policy is less than allowed by the laws of the state where the Covered Person lives, the limit is extended to meet the minimum time allowed by such law.

Maximum Indemnity Per Covered Person

In no event will multiple Description of Coverages or multiple Accounts obligate Us to pay for more than one Loss sustained by any one Covered Person as the result of any one Accident or loss. In the event more than one Certificate of Insurance has been furnished, Our obligation shall be determined and limited to the provisions of the most recently issued Description of Coverage.

Multiple Descriptions of Coverage or Accounts

This Description of Coverage supersedes any Description of Coverage previously issued to You under the Policy. You may qualify under only one Description of Coverage for each Covered Trip or loss. If any Covered Person is insured under more than one Description of Coverage because of the existence of multiple Accounts, We will consider that person to be insured under the Description of Coverage that provides the greatest amount of coverage, provided it is the most recently issued for the respective accounts. The records maintained by the Policyholder shall determine the insurance provided under the Policy for any Covered Person.

Duplicate or multiple Accounts shall not obligate Us to pay more than one benefit limit under each applicable enrolled benefit selected per Occurrence covered. The maximum amount We will pay for any one benefit is that which provides the greatest amount of coverage, as shown in the Description of Coverage.

Settlement Method

Loss of life benefits will be paid in a lump sum.

Transfer of Rights and Duties Under The Policy

The Covered Person's rights and duties under the Policy may not be transferred or assigned without Our written consent except in the case of death of an individual Covered Person. If a Covered Person dies, his/her duties and rights will be transferred to his/her legal representative, but only while he/she is acting within the scope of duties as a legal representative.

IDS Property Casualty Insurance Company

Administrative Office:
3500 Packerland Drive
De Pere, WI 54115

COVERAGE ENDORSEMENT

The Policy/Description of Coverage to which this endorsement is attached is amended as follows:

RENTAL CAR COLLISION DAMAGE INSURANCE COVERAGE is amended to read:

Coverage

The first sentence of the first paragraph is deleted in its entirety.

GENERAL PROVISIONS is amended to read:

Excess Provision

With the exception of the Travel Accident-Flight Only Coverage and Rental Car Collision Damage Insurance Coverage offered under this Policy/Description of Coverage, all other benefits are excess over any other insurance or indemnity available to the Covered Person from any other source.

There are no other changes to the Policy/Description of Coverage.

SERFF Tracking Number: *PRCA-125967341* *State:* *Arkansas*
Filing Company: *IDS Property Casualty Insurance Co* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *TRV-AR-08078-02*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0009 Travel Coverage*
Product Name: *Bundle Travel Insurance*
Project Name/Number: *Bundle Product Forms/TRV-AR-08078-02*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PRCA-125967341 State: Arkansas
Filing Company: IDS Property Casualty Insurance Co State Tracking Number: EFT \$50
Company Tracking Number: TRV-AR-08078-02
TOI: 09.0 Inland Marine Sub-TOI: 09.0009 Travel Coverage
Product Name: Bundle Travel Insurance
Project Name/Number: Bundle Product Forms/TRV-AR-08078-02

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 01/13/2009

Comments:

Attachments:

2007 PC TD-1.pdf

2007 PC FFS.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 01/13/2009

Comments:

Attachment:

Explanatory Memorandum.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
IDS Property Casualty Insurance Company	WI	29068	39-1173498	

5. Company Tracking Number	TRV-AR-08078-02
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jean Tilkens 3500 Packerland Drive De Pere, WI 54115-9070	Legislative Analyst	920.330.5114	920.330.5990	Jean.tilkens@ampf.com
	7. Signature of authorized filer		<i>Jean Tilkens</i>		
	8. Please print name of authorized filer		Jean Tilkens		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	Travel Coverage
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Credit Card Enhancement Insurance Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: Upon Approval Renewal: Upon Approval
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	December 30, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	TRV-AR-08078-02
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

IDS Property Casualty Insurance Company hereby respectfully submits for your review and approval new forms to be used in the Credit Card Enhancement Insurance program.

We have enclosed the following documents to aid with your review:

- Required Transmittals
- Explanatory Memorandum
- Form TCPDXX01-01 (001); Description of Coverage
- Form TPCEXX01-01 (001); Coverage Endorsement

We respectfully request to start implementing the proposed forms effective upon your approval.

If you should have any questions regarding this submission, please contact me

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
--

Check #: EFT
Amount: 50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	TRV-AR-08078-02			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	To be filed at a later date			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Description of Coverage	TCPDXX01-01 (001)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	
02	Coverage Endorsement	TPCEXX01-01 (001)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

Explanatory Memorandum

IDS Property Casualty Insurance Company is filing forms for the Credit Card Enhancement program. The master policy will be issued to Ameriprise Auto & Home Insurance Group Policy Trust, situated in Rhode Island.

This non-contributory program will be marketed to banks to enhance their credit cards. The financial institutions will be the policyholders with coverage at the individual insured level provided while on a covered trip or when making purchases with the covered card.

The program provides benefits for travel delay losses, baggage losses/damages and accidental death and dismemberment related to travel while on a covered trip. Additionally, coverage is provided for Rental Car Collision Damage Coverage, Purchase Security Coverage, Price Protection Coverage, Communications Equipment Coverage, Extended Warranty Coverage, and Trip Cancellation/Interruption. The policy will be issued for an annual term with insureds covered as they satisfy the eligibility requirements.

These are new forms and are not intended to replace any forms previously filed with the Department.

SERFF Tracking Number: *PRCA-125967341* *State:* *Arkansas*
Filing Company: *IDS Property Casualty Insurance Co* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *TRV-AR-08078-02*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0009 Travel Coverage*
Product Name: *Bundle Travel Insurance*
Project Name/Number: *Bundle Product Forms/TRV-AR-08078-02*

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Description of Coverage	01/08/2009	TCPDAR01-01 _001_; Description of Coverage.pdf
No original date	Form	Description of Coverage	12/30/2008	TCPDXX01-01 _001_; Description of Coverage.pdf

IDS Property Casualty Insurance Company
Administrative Office:
3500 Packerland Drive
De Pere, WI 54115

Description of Coverage

We have issued the Blanket Master Policy [] (herein called the Policy) to the Policyholder. Coverage is provided to You, (herein called Covered Persons) subject to all the exclusions and provisions of the Policy.

COVERAGE EFFECTIVE DATE

For [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only], coverage is effective at 12:01AM Eastern Standard Time on the Covered Trip Departure Date, provided:

For [Rental Car Collision Damage Coverage] [Purchase Security Coverage], [Price Protection Coverage], [Communications Equipment Coverage], [Extended Warranty Coverage] [Trip Cancellation/Interruption] coverage is effective when the card member meets the coverage eligibility requirements in the specific coverage section.

IN WITNESS WHEREOF, the Company has executed and attested these presents.

[]

President

[]

Secretary

TABLE OF CONTENTS

General Definitions	Section I
Termination of Insurance	Section II
Benefits Available	Section III
General Provisions	Section IV

Non-Contributory

SECTION I GENERAL DEFINITIONS

Accident means a sudden, unexpected, and unintended event, that occurs at a single, identifiable time and place and which causes Accidental Bodily Injury.

Accidental Bodily Injury means a sudden, specific, and external event to the human body, that occurs at a single identifiable time and place and independently of all other causes, results directly and immediately in physical bodily injury which occurs while the Covered Person's coverage is in force under the Policy. In no event shall any disease and/or illness, latent bodily injury or the injection or ingestion of any substance be considered Accidental Bodily Injury. An Accident that directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered to be an Accidental Bodily Injury.

Account(s) throughout the Policy means the Covered Person's unexpired, unrevoked [XXXX] Card members credit, charge, cash, debit or corporate card Account(s)

Common Carrier means any land, water or air conveyance (other than a rental vehicle) operated by a common carrier licensed to carry passengers for hire on a regularly scheduled basis.

Covered Person means the primary cardmember and any additional cardholder of an unexpired, unrevoked [XXXXX] credit card account. Covered Persons may be referred to in this Description of Coverage as Covered Persons or You or Your.

Covered Person for [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only] means the primary cardmember, any additional cardholder of an unexpired, unrevoked [XXXXX] credit card account, his or her spouse, domestic partner, Dependents, dependent children, or Traveling Companion.

Covered Trip Conclusion Date means the date on which the Covered Person is scheduled to return to the point where the Covered Trip started [or to the Covered Person's final destination as specified on the Covered Person's ticket].

Covered Trip Departure Date means the date on which the Covered Person is originally scheduled to leave on the Covered Trip, as shown on the Covered Person's ticket.

Covered Trip means a period of round trip travel to a destination that is at least 100 miles from Your Primary Residence [for which You have paid full travel fare using an eligible Account]. The trip must begin and end at the places designated on the Common Carrier ticket purchased for the trip.

Dependent means:

1. The Covered Person's lawful spouse or domestic partner;.
2. The Covered Person's unmarried, dependent children under age 19.
3. The Covered Person's unmarried dependent children 19 years or older:
 - a. Who are registered students in regular full-time attendance at an accredited secondary school, college or university and under age 25; or
 - b. Who, because of a handicap condition or disability that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and are dependent upon a parent or other care provider for lifetime care and supervision. Coverage will be extended for as long as such child is handicapped, disabled, unmarried and Dependent.
4. Dependent children, unless otherwise specified, include:
 - a. Natural, adopted and step children of the insured;

- b. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

A Dependent does not include persons who are enrolled separately under the Policy. The Dependent must accompany the Covered Person on a Covered Trip.

Home means the Covered Person's principal or secondary place of residence.

Occurrence means an Accident or a continuous or repeated exposure to conditions which unexpectedly and unintentionally results in a covered loss during the Period of Coverage. All such exposure to substantially the same general conditions shall be deemed one Occurrence.

Participating Organization means any financial corporation, partnership, proprietorship or other organized group that agrees to join the Policyholder's Trust, is acceptable to the Policyholder, which agrees to abide by its terms and conditions, and pays the required premium on behalf of all Covered Persons.

Period of Coverage means that period of time during which a Covered Person is covered under the Policy. This period begins on the Coverage Effective Date, which is variable by coverage, and ends on the Covered Trip Conclusion Date.

Permanent Residence means the Covered Person's one primary dwelling place where he/she permanently resides.

Policy as used throughout means the contract issued to the Policyholder providing the benefits described herein.

Traveling Companion means an enrolled person who accompanies You on the entire Covered Trip.

We, Us and Our means IDS Property Casualty Insurance Company or our authorized representatives.

You or Your means, or refers to, the Covered Person.

SECTION II TERMINATION OF INSURANCE

Coverage under the Policy will terminate on the earliest of these events for [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only],

1. 12:00 AM Eastern Standard Time of the Covered Trip Conclusion Date;
2. When the Covered Person(s) completes the Covered Trip;
3. When the Covered Person(s) reaches Home or his/her final destination point;
4. When the Covered Trip is cancelled;
5. The date the Covered Person's Permanent Residence is no longer within the 50 United States of America or the District of Columbia;
6. When We determine that misrepresentation, non-disclosure or fraud in claims presentation has occurred;
7. The date the Policy or any benefit under the Policy terminates;
8. The date the Participating Organization ceases to participate in the Policy;
9. The date Your eligible Account ceases to remain in good standing, is cancelled, expires or is revoked.

Unless otherwise stated in a specific coverage part, coverage under the Policy will terminate on the earliest of these events for all other Coverages:

1. When We determine that material misrepresentation, non-disclosure or fraud in claims presentation has occurred;
2. The date the Policy or any benefit under the Policy terminates;
3. The date the participating organization ceases to participate in the Policy;
4. The date Your eligible Account ceases to remain in good standing, is cancelled, expires or is revoked.

SECTION III BENEFITS AVAILABLE

We will provide the following benefits.

[TRIP DELAY COVERAGE

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

If a Covered Person's travel is delayed for a covered reason described below while on a Covered Trip, We will pay a benefit. The benefit is payable on a one-time basis up to the maximum amount shown below for reasonable, additional accommodation, meal, and traveling expenses due to a travel delay of [12] or more hours. Expenses must be incurred by the Covered Person and may not have been provided by the Common Carrier or any other party free of charge.

<u>Benefit</u>	<u>Limit</u>
Trip Delay Coverage	[\$ 250] [\$500] [\$1000]

Covered Losses will be payable only under one benefit and shall include:

1. Carrier caused delay (including bad weather);
2. Lost or stolen passports, money or travel documents;
3. Quarantine;
4. Hijacking;
5. Unannounced strikes;
6. Natural Disasters; or
7. Civil disorder or unrest.

Payments will not exceed the Maximum Limit of Coverage afforded under the Policy per Covered Person shown above.

A Covered Person will not be covered for any delay due to a covered reason which was made public or known to him or her prior to the departure of the Covered Trip. Prepaid expenses are not covered

Claims

If any covered loss occurs, official notice must be provided to Us with 45 days, or as soon after that as is reasonably possible. Notice should state Your name and the participating organization from whom this coverage was provided. Notice given by or on behalf of the claimant to Us or any

authorized agent of Ours, with information sufficient to identify You and the nature of the loss shall be deemed notice to Us. Acceptable proof of loss on all claims must be given as soon as possible to IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115, or call [1-800-xxx-xxxx]. Acceptable proof of loss may include but not be limited to:

1. Detailed hotel accommodation receipt(s).
2. Proof of Permanent Residence.
3. A copy of the airline ticket that includes the original booked ticket and the changed scheduled ticket.
4. Proof of the Trip Delay (such as a letter from a Common Carrier Conveyance, newspaper clipping, weather report, police report or other evidence and proof of the expenses claimed as a result of the Trip Delay).
5. Any other necessary expense receipts.]

[BAGGAGE LOSS OR DELAY COVERAGE

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted. If a Covered Person's Carry On Baggage or Checked Baggage is lost, damaged or stolen, We will pay for the loss as described below, provided he or she has taken all reasonable measures to protect, save and/or recover his or her property at all times.

<u>Benefit</u>	<u>Limit</u>
Baggage Loss Benefit:	[\$ 300] [\$500]
Baggage Delay Benefit:	[\$ 100] day up to [3] [5] days

Benefits are payable up to the limits shown above.

You must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of the property within **24 hours after the loss**. You must file written proof of loss with the Insurer within 45 days from the date of loss, except as otherwise prohibited by law.

Property or losses not covered:

1. Animals;
2. Automobiles and/or Accessory equipment, motorcycles and motors;
3. Bicycles, skis, snowboards (except when checked with a Common Carrier);
4. Aircraft, boats or any other vehicles or conveyances;
5. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
6. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
7. Property shipped as freight or shipped prior to Your trip departure date;
8. Rugs or carpets of any type;
9. Perishables, medicines, perfumes, cosmetics and consumables;
10. Property used in trade, business or for the production of income;
11. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration;
12. Items specifically identified or described in and Insured under any other insurance policy;
13. Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials;
14. Losses arising from war (whether declared or not), invasion, act of foreign enemy,

- hostilities, civil war, rebellion, insurrection, military or usurped power; or
15. Business items (including items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including but not limited to manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.) cellular telephones or art objects.

The program will pay the lesser of:

1. The actual Purchase Price of a similar item; or
2. The Actual Cash Value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

BAGGAGE DELAY COVERAGE

If a Covered Person's personal Checked Baggage is delayed or misdirected for at least [24] hours by a Common Carrier, We will reimburse him or her on a one-time basis for the reasonable, emergency purchase of essential items. Verification of the delay by the Common Carrier and receipts for the emergency purchases must accompany any claim.

Benefits are limited to the amount shown above per Covered Person who's Checked Baggage has been delayed.

Baggage Delivery Benefit. If the Checked Baggage is delayed after the Covered Person has reached his or her Destination (in the case of a one-way ticket) or return destination and the Common Carrier makes a charge for delivery, We will reimburse the reasonable cost to deliver the Covered Person's Checked Baggage to his/her return destination or residence, up to the amount shown above.

The delay must not be due to:

1. Confiscation or expropriation by any government or public authority or detention by customs or other officials; or
2. Losses arising from war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion insurrection, military or usurped power.

Notification of and Payment of Claims: If any covered loss occurs, official notice must be provided to Us within 45 days, or as soon after that as is reasonably possible, and take all reasonable measures to protect, save, and/or recover the property. Notice should state Your name and the Participating Organization from whom this coverage was provided. Notice given by or on behalf of the claimant to Us or to any authorized agent of Ours, with information sufficient to identify You and the nature of the loss shall be deemed notice to Us. Acceptable proof of loss includes:

Baggage Loss Claims:

1. Original claim determination from the Common Carrier, if applicable.
2. Original police report or other report of local authorities.
3. An itemization and description of lost items and their estimated value.
4. Proof of loss providing amount of loss, date, time and cause of loss and all receipts, credit card statements, canceled checks, photos, or other appropriate documentation as may be required.

Baggage Delay Claims: Proof from the Common Carrier that personal baggage was delayed or misdirected for at least 24 hours.

Baggage Delivery Claims: A copy of the delivery invoice and verification of the delay or

misdirection by the Common Carrier must be submitted with the claim.

Settlement of Loss. Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to Us and We have determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of loss and the value involved to Us. All benefits payable will be paid to You, or in the case of death, to Your estate.

Valuation. We will not pay more than the Actual Cash Value of the property at the time of loss. Damage will be estimated according to Actual Cash Value. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or the Company can make a written demand for an appraisal. After the demand, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be final. This process is voluntary and non-binding. The appraiser selected by You is paid by You. We will pay the appraiser we choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage part.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Carry On Baggage means a piece of baggage specifically designed to carry personal property that has not been checked and is owned by and accompanies the Covered Person while traveling on a Common Carrier.

Checked Baggage means a piece of baggage specifically designed to carry personal property for which a claim check has been issued to a Covered Person by a Common Carrier.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[TRAVEL ACCIDENT-FLIGHT ONLY COVERAGE

Insurance is in effect for a Covered Person during a Covered Flight. Benefits are payable only for losses incurred while a Covered Person is on a Covered Flight.

ACCIDENTAL DEATH AND DISMEMBERMENT

If a Covered Person suffers a Loss, as described in the Table of Losses below, due to an Injury that occurs while a Covered Person is riding as a passenger in or on, boarding or alighting from any Covered Flight, We will pay benefits under the Policy. The loss must occur within 365 days after the date of the accident causing the loss.

The Principal Sum for You or Your spouse is [\$100,000] [\$200,000] [\$250,000] [\$500,000] [\$1,000,000].

The Principal Sum for a dependent child is 50% of Your Principal Sum.

If more than one loss is sustained as the result of an accident, the amount payable shall be the largest amount shown in the Table of Losses.

TABLE OF LOSSES	
Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

Loss with regard to:

1. Hand or foot, means actual complete severance through and above the wrist or ankle joints;
2. Eye means an entire and irrecoverable loss of sight;
3. Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. Thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE

We will pay benefits for covered losses as described above that result from a Covered Person being unavoidably exposed to the elements due to an Accident during a Covered Flight. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE

We will pay benefits for loss of life as described above if a Covered Person's body cannot be located one year after a Covered Person's disappearance due to forced landing, stranding, sinking, or wrecking of an air conveyance during a Covered Flight.

EXCLUSIONS AND LIMITATIONS

No payment will be made for any loss that occurs in connection with or is the result of:

1. Suicide, attempted suicide or intentionally self-inflicted injury;
2. Committing or attempting to commit a felony;
3. Any sickness or disease;
4. Travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled air conveyance providing passenger service over an established route;
5. War or act of war, whether declared or not; and
6. Any travel for which the Account was not used to purchase the travel arrangements.

Notice of Claim: Written notice of claim must be given to Us within twenty (20) days after the occurrence or commencement of any loss covered by the Policy, or as soon as thereafter as is reasonably possible. Notice given by or on behalf of the claimant to Us or to any authorized

agent of Ours, with information sufficient to identify the Covered Person shall be deemed notice to Us.

Claim Forms: We, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within fifteen (15) days after the giving of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made.

Proofs of Loss: Written proof of loss must be furnished to Us at its said office in case of claim for loss for which this Policy provides any periodic payment contingent upon continuing loss within ninety days after the termination of the period for which We are liable. In case of claim for any other loss such proof must be furnished within ninety days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

Time of Payment of Claim: Indemnities payable under this Policy for any loss will be paid immediately upon receipt of due written proof of such loss.

Payment of Claims: Indemnity for loss of Your life will be paid to Your estate. All other benefits will be paid to You. Any other accrued indemnities unpaid at Your death will be paid to Your estate.

If any indemnity of this Policy shall be payable to Your estate or to You and You are a minor or otherwise not competent to give a valid release, the Insurer may pay such indemnity, up to an amount not exceeding \$1,000, to any relative by blood or connection by marriage to You who is deemed by the Insurer to be equitably entitled thereto. Any payment made by the Insurer in good faith pursuant to this provision shall fully discharge the Insurer to the extent of such payment.

Physical Examination and Autopsy: We at our own expense shall have the right and opportunity to examine the person of any individual whose Injury is the basis of claim when and as often as it may reasonably require during the pendency of a claim hereunder. We may, also at our own expense, make an autopsy in the case of death, where it is not forbidden by law.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage section

Covered Flight means an airline flight to a destination [that is at least 100 miles from Your Home] for which You pay the entire cost of the air passenger fare(s), less redeemable certificates, vouchers or coupons, using Your Account. Such flight must be on a regularly scheduled air conveyance operated under a license for the transportation of passengers for hire.]

[TRIP CANCELLATION/INTERRUPTION COVERAGE

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted. Trip Cancellation provides for covered Losses the Covered Person(s) incurs for Covered Trips cancelled up to the time and date of the Covered Trip Departure Date. Trip Interruption coverage provides benefits for Losses Covered Persons incur for Covered Trips that are interrupted after the time and date of the Covered Trip Departure Date.

We will pay this benefit if the Covered Person's Covered Trip is cancelled or interrupted as a result of any of the following reasons. [Or if Your Traveling Companion's Covered Trip is cancelled or interrupted and Your Traveling Companion has a valid claim under the Policy.] [Losses are payable only for those events which could not have been reasonably foreseen by the Covered Person and are outside the Covered Person's control and substantially impair the Covered Person's ability to travel.] Coverage is provided for Loss caused by:

1. Unexpected or unintended Sickness, Accidental Bodily Injury or Serious Illness requiring examination or treatment by a Physician prior to the trip cancellation or interruption of the Covered Trip or death of the Covered Person or a [Family Member], [Dependent], or [Traveling Companion]. Sickness or Accidental Bodily Injury must be so disabling, in the written opinion of a Physician, as to reasonably cause the Covered Person to interrupt or cancel his/her Covered Trip. If the Covered Person cancels or interrupts his/her Covered Trip, due to Accidental Bodily Injury, Serious Illness or Sickness of a [Family Member], [Dependent], or [Traveling Companion], it must be because the condition is life threatening, or because the [Family Member], [Dependent] or [Traveling Companion] requires the Covered Person's care. Cancellations due to the death of a [Covered Person], [Family Member], [Traveling Companion], or [Dependent] are covered only if the death occurs within [30] [or 60] days of the Covered Persons' scheduled Covered Trip Departure Date (but after the Covered Trip is purchased), or the date they are scheduled to arrive at his/her destination. Medical examinations or visits must take place prior to the cancellation or interruption, and the Covered Person must notify the appropriate travel supplier(s) of the Covered Person's cancellation or interruption within 72 hours, unless the condition prevents it, and then as soon as possible. Failure to do so will result in a claim payment which is less than the penalty imposed for cancellation if the amount of the penalty was increased by the Covered Person's failure to notify the appropriate travel supplier within the required time frame.
2. Unexpected or unintended circumstances, which are those events or consequences other than [Sickness, Accidental Bodily Injury, Serious Illness, death or Financial Default] which could not have been reasonably foreseen or expected by the Covered Person, are outside the Covered Person's control and substantially impair the Covered Person's ability to travel [For active duty members of the United States Armed Forces, unexpected or unintended circumstances will include official (written) revocation by a Unit Commanding Officer of previously approved (in writing) leave. War-related situations, full or partial mobilization or mass reassignment of Armed Forces personnel or invocation of the War Powers Act are events that will not be covered.]
3. [Unforeseeable, unexpected or unintended Financial Default or bankruptcy of any [tour operator], [hotel], [resort], [rental car company], [other travel supplier] or [Common Carrier Conveyance], whose services or products constitute all or part of the Covered Person's Covered Trip. Financial Default occurring on or before the Trip Cancellation Coverage Effective Date or less than [seven] days after the Trip Cancellation Coverage Effective Date is not covered.]
4. Adverse weather or natural disasters resulting in the complete cessation of travel services for at least [24] hours.
5. Unexpected or unintended labor disputes resulting in the complete cessation of travel services.
6. The Covered Person's Home becoming uninhabitable by fire, flood, vandalism, burglary or natural disaster.
7. The Covered Person, [Family Member], [Traveling Companion], or [Dependent] being subpoenaed, required to serve on a jury or served with a court order, hijacked or quarantined prior to the Covered Trip Departure Date.
8. The Covered Person, [Family Member], [Traveling Companion], or [Dependent] being the victim of a felonious assault within [10] days prior to the Covered Trip Departure Date. Felonious assault is defined as an act of violence against a Covered Person, [Family Member], [Traveling Companion] or [Dependent] requiring medical treatment in a Hospital. A cancellation or interruption due to a felonious assault inflicted by a Covered Person or a Family Member is not covered.

9. Unforeseeable, unintended or unexpected termination of employment or layoff of the Covered Person that is not under the Covered Person's control. [The Covered Person must have been continuously employed with the same employer for [two] years prior to the termination or layoff.]
10. A Covered Trip Delay that results in the loss of more than [50%] of the Covered Person's scheduled Covered Trip length. Covered Trip Delay as it applies to this [50%] loss of Covered Trip length includes: missed connections, delayed flight departure, flight cancellation, denied boarding, traffic Accident while commuting to a departure, Common Carrier Conveyance caused delays, lost or stolen passports, quarantine, hijacking, unannounced strike, natural disaster, or a civil disorder. Coverage will be provided for forfeited, published, nonrefundable payments incurred as a result of cancellation penalties imposed by tour operators and Common Carrier Conveyances, and transportation Home.
11. Carrier caused delays due to adverse weather or as the result of labor disputes that affect public transportation.
12. Travel arrangements cancelled by a tour operator or Common Carrier Conveyance due to adverse weather or as a result of labor disputes that affect public transportation.
13. Required and mandatory evacuation ordered by local authorities at the Covered Person's [final] destination due to hurricane or other natural disaster. The Covered Person must have [4 days] [50%] of his/her total Covered Trip length or less remaining on such Covered Trip at the time the mandatory evacuation ends in order to cancel or interrupt such Covered Trip.

What Are Covered Losses under Trip Cancellation/Interruption Coverage

A maximum benefit of up to [\$1500] [\$2500] is provided to cover certain expenses listed below which are related to Trip Cancellation or Interruption. Covered Losses mean:

1. Forfeited, published, nonrefundable payments incurred as a result of cancellation penalties imposed by tour operators and Common Carrier Conveyances, [or change fees incurred in lieu of full penalties] [not including travel agency penalties.] [If the Covered Person fails to notify the appropriate travel supplier(s) of the cancellation within 72 hours of becoming aware of the need to cancel, We will pay only the cancellation penalties the Covered Person was subject to at that time.] [If the Covered Person is medically unable to notify the appropriate travel supplier within 72 hours, the Covered Person must notify them as soon as medically possible.]
2. The charge incurred for an individual supplement if the Covered Person's [Traveling Companion's] or [Family Member's] or [Dependent's] Covered Trip is cancelled but the Covered Person's is not.
3. Unused, nonrefundable arrangements, made by Covered Person, [with the exception of unused airfare].
4. The greater of:
 - a. Additional transportation expenses to the Covered Person's Home, less any refunds paid or payable, [for [1] member[s] of the Covered Person's traveling party], not to exceed the cost of economy airfare or first class airfare if the Covered Person's original tickets were first class; or
 - b. The value of the Covered Person's unused airfare if the Covered Person must return Home due to a covered Loss.
5. Reasonable additional accommodation and economy class transportation expenses (up to [\$100] per day if the Covered Person, the Covered Person's traveling [Family Member] [Dependent] [or a Traveling Companion] must remain in the Hospital [or have been certified as medically unable to travel]. This benefit is provided for a maximum of [5] days.
6. The charge to return the Covered Person's vehicle to his/her Home if it is necessary for the Covered Person to interrupt his/her Covered Trip and return Home via alternate transportation as a result of a covered Loss [listed in the items above.]
7. Reasonable, additional economy class transportation expenses needed to reach the Covered Person's return destination or to travel from the place the Covered Trip was interrupted to the place where the Covered Person can rejoin the Covered Trip and the

unused portion of any nonrefundable land, sea and air arrangements that were paid as part of the Covered Trip.

Exclusions Under Trip Cancellation/Interruption Coverage

Coverage is not provided for losses caused by or occurring as a result of:

1. Common Carrier Conveyance-caused delays except as provided elsewhere in the Policy; or
2. Travel preparations cancelled by a tour operator or Common Carrier Conveyance except as provided elsewhere in the Policy; or
3. Changes in plans (for reasons other than those specifically listed in the Policy); or
4. Inability to obtain necessary travel documents (passports, visas, etc), or being detained or having property confiscated by any Customs authority by the Covered Person, a [Dependent] [or a Traveling Companion]; or
5. Financial circumstances of the Covered Person, a [Dependent] or [Traveling Companion]; or
6. Educational, business, or contractual obligations of the Covered Person, a [Dependent] or [Traveling Companion]; or
7. Any regulation made by the government or prohibition; or
8. An event which happens prior to the Coverage Effective Date; or
9. Failure of any tour operator, Common Carrier Conveyance, person or agency to provide the bargained-for travel preparations [other than Financial Default]; or
10. [Default of yacht charter companies]; or
11. Changes in plans due directly or indirectly to the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination; or
12. Pre-existing Condition; or
13. Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or
14. Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
15. The Covered Person or Family Member or Traveling Companion being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol; or
16. The Covered Person or Family Member or Traveling Companion; 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.

Duties of the Covered Person In The Event Of A Loss

The Covered Person must provide Us with documentation of the cancellation, interruption or delay and proof of the expenses incurred within [90] days or as soon as reasonably possible. Additionally, the Covered Person must provide [proof of payment] for the Covered Trip [credit card statements], [receipts], [proofs of any refunds granted], [copies of applicable tour operator or Common Carrier Conveyance cancellation policies/guidelines], [proof of age for each party claiming benefits] and any other information reasonably required to prove the Loss occurred. [Claims that involve Loss due to Sickness, Accidental Bodily Injury, Serious Illness or death require signed patient (or next of kin) authorization to release medical information and an attending Physician's statement]. The Covered Person will be required to supply Us with all unused air, rail, cruise or other tickets if they are claiming the value of those unused tickets.]

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage part.

Family Member for the purposes of the Trip Cancellation/Interruption benefit provision means the Covered Person's spouse, domestic partner, dependent, daughter-in-law, son-in-law, brother,

sister, mother, father, grandparents, grandchild, [step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, guardian, or ward].

Financial Default means the entire postponement of operations due to financial situations, whether or not a bankruptcy petition is filed, or partial suspension of operations after the filing of a bankruptcy petition.

Pre-Existing Condition means any injury, sickness or condition of You, [a Covered Person's Traveling Companion][a Covered Person's Dependent booked to travel with him or her] for which within the [sixty (60)] day period prior to the effective date of Your Trip Cancellation coverage, that (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Physician.]

[RENTAL CAR COLLISION DAMAGE INSURANCE COVERAGE]

THIS INSURANCE PROVIDES COVERAGE FOR DAMAGE TO THE RENTAL VEHICLE ONLY. IT DOES NOT PROVIDE PERSONAL PROPERTY, MEDICAL OR THIRD PARTY LIABILITY COVERAGE. CHECK WITH YOUR PERSONAL INSURER AND RENTAL AGENCY TO BE SURE YOU HAVE ADEQUATE MEDICAL AND LIABILITY COVERAGES.

Coverage

This coverage is excess over all other valid and collectible insurance and shall apply only when such other benefits are exhausted. IDS Property Casualty Company Insurance pays the amount for which you are liable to the rental agency up to the lesser of Actual Cash Value of the damaged, destroyed or stolen vehicle or [\$25,000] [\$50,000]. Included in this limit are any documented Loss of Use and towing resulting from the damage or theft of the covered rental car while the rental vehicle is rented in Your name. Coverage for the damage, destruction or theft of the covered rental vehicle applies only when all of the following conditions are met:

1. The Covered Person initiates the rental transaction using a valid Account. If the rental transaction is arranged in advance by a reserving agent, a card imprint of a valid [XXXX] card must be made at the time you take possession of the rental vehicle.
2. The rental vehicle is rented in the Cardholder's name.
3. The entire cost of the rental vehicle is charged to the Cardholder's Account.

Coverage is available worldwide except as listed below and except where prohibited by law or this coverage is in violation of the rental contract in the jurisdiction in which it was initiated.

Coverage does not apply in:

Australia, Israel, Italy, Jamaica, Mexico, New Zealand, Republic of Ireland, North Ireland

In some regions of the United States and some foreign countries, the law requires the rental agency to provide Collision Damage Waiver Coverage as part of the price of the rental vehicle. In such places, this coverage will reimburse any deductible that may apply. This insurance will not reimburse for any Collision Damage Waiver coverage charged by the Rental Agency.

Coverage Termination

This coverage ends at the earliest of the following:

1. Your Account ceases to remain in good standing, is cancelled, suspended, expires or is revoked.
2. The rental contract ends.

3. The rental agency takes control of the rental vehicle regardless of the vehicles location.
4. The Policy insuring this benefit is cancelled or non-renewed.
5. When We determine that material misrepresentation, non-disclosure or fraud in claims presentation has occurred

Rental Eligibility

Coverage is limited to one rental vehicle at a time. If more than one rental vehicle is charged to the Account during the same time period, this coverage will apply only to the first rental charged to the Account.

The length of time You rent the vehicle may not exceed 31 consecutive days. Coverage cannot be extended by taking out a new rental agreement for a same or a different vehicle with the same or different rental agency.

Covered Rental Vehicles

Private Passenger Vehicles with 4 wheels, including vans, designed by the manufacturer and used exclusively for the transportation of 1 driver and up to 7 passengers and their luggage.

Limitations and Exclusions

The following Vehicle Types are Not Covered

1. Private Passenger Vehicles including vans, that do not meet the criteria outlined under Covered Rental Vehicles.
2. Trucks, Pick-Up Trucks or Vehicles designed to be reconfigured into pick up trucks at will.
3. Motorcycles, Moped or Motorbikes.
4. Off road vehicles meaning any vehicle not designed and/or licensed to use on public roads.
5. Buses or Mini Buses.
6. Vehicles over 25 years old and limited production vehicles.
7. Tax-Free Vehicles.
8. Any vehicle with a Suggested Manufacturers Retail Price New, excluding taxes, of over \$50,000.
9. Any vehicle or vehicle Accessory designed to be towed (not self propelled).
10. Campers or Camper Units whether self propelled or not.

Coverage Not Provided

1. Liability or Medical coverages;
2. Loss or theft of personal belongings;
3. A replacement vehicle which is being paid for in whole or in part by your personal automobile insurance or the repair shop;
4. Expenses assumed by the rental agency;
5. Liability assumed by the cardholder by signing a rental agency draft to cover damages and or Loss of Use;
6. Any required deposit required by the rental agency for declining the rental agency Collision Damage Waiver;
7. Operation of the rental vehicle:
 - a. by any driver not listed on the rental agreement;
 - b. off public roads;
 - c. while the driver is intoxicated or under the influence of narcotic drugs; or
 - d. in a manner contrary to the terms of the rental agreement or this Description of Coverage;
8. Coverage is not provided for loss due to:
 - a. War, whether declared or not declared;
 - b. normal wear and tear to the vehicle and it accessories;
 - c. road damage to tires unless caused by a caused suddenly by a covered incident;
9. Coverage will not be provided:

- a. While using the rented vehicle to transport people or property for a fee or transporting contraband of any kind;
 - b. seizure or destruction of the rented vehicle by order of any government of public authority;
 - c. nuclear reaction, radiation or radioactive contamination;
10. Coverage does not apply to any rental vehicle items not installed by the original manufacturer; or
11. Coverage does not apply to any liability you assume under any written agreement other than your primary auto insurance physical damage deductible.

What to do in the event of a Loss

You must report a loss to us within 24 hours by calling [1-800-xxx-xxxx or xxx-xxx-xxxx]

After You have reported the claim, advise the rental agency that You have reported a claim and then provide the rental agency with our address and telephone number:

IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115

Proof of Loss

You will be required to provide the following to Us to substantiate Your claim along with the completed signed claim form We will provide to You after You report a loss. These documents must be received by Us within 180 days of the loss.

- 1. A copy of the driver's license of the person driving at the time of the accident or loss. If the car was damaged, destroyed or stolen while not being driven (i.e.: parked) a copy of the drivers license of the last person to drive the vehicle prior to the loss.
- 2. A copy of the damage report you completed and signed with the rental agency at the time you took possession of the rental vehicle.
- 3. A copy of the credit card draft for the rental purchase.
- 4. A copy of the final repair estimate itemized for labor and each part.
- 5. A copy of any receipt for emergency repairs you may have had to pay for.
- 6. A copy of the rental agency's daily utilization log for the time the rental vehicle is out of service due to the loss if Loss of Use is to be charged by the rental agency.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage section.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Loss of Use means the amount charged by the Rental Agency for lost revenue during the time the damaged Rental Vehicle is not available because it is being repaired or replaced.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.

Tax Fee Vehicle means a tax free vehicle package that provides tourists with a short term (up to 6 month) lease agreement with a guaranteed buy-back.]

[PURCHASE SECURITY COVERAGE

Coverage

Purchase Security Coverage protects new items including gifts, except those excluded below, by insuring them for one-hundred (100) days from the date of purchase while the items are

anywhere in the world provided the full Purchase Price is charged to the Account. To be eligible for this coverage You must be a valid cardholder of an Account.

This coverage applies if the new items are stolen, except from an automobile or other motorized vehicle, or damaged or destroyed by fire, smoke, lightning, explosion, riot, vandalism, windstorm, hail, rain, sleet, snow, aircraft, spacecraft, vehicles, discharge of water or steam from household plumbing or damage by electrical current. Damage by electrical current does not apply to electrical components.

The coverage limit is the lesser of \$1,000 per claim or the damaged, stolen or destroyed items' Actual Cash Value. The aggregate claim limit is \$25,000 for all stolen, damaged or destroyed insured items in any 12 consecutive month period. We reserve the right to replace or repair damaged items.

Product registration is not required for this Purchase Security Coverage to apply.

This coverage is excess of all other valid and collectible insurance and shall apply only when such other benefits are exhausted. Purchase Security Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Excluded Items

Purchase Security Coverage does not insure the following items.

1. Travelers Checks, cash, tickets or any other negotiable instruments, animals and living plants, perishables, consumables;
2. Boats, motor vehicles and aircraft or their accessories including trailers or other items towed by or attached to the boat, auto or aircraft;
3. Real estate and items which are intended to become real estate;
4. Broken items unless the damage resulted from a covered occurrence;
5. Items purchased for resale, professional or commercial use;
6. Pre-owned or used items;
7. Jewelry or watches from baggage unless the entire piece of baggage is stolen; or
8. Contraband of any kind.

Coverage Exclusions:

Coverage does not apply if loss or damage is caused by:

1. Mysterious Disappearance;
2. Confiscation by authorities;
3. The Insured's illegal activities;
4. Normal wear and tear;
5. Flood or earthquake;
6. Nuclear reaction, radiation or radioactive contamination;
7. Inherent product defects;
8. Mis-delivery of the item or the Covered Person voluntarily parting with the covered item;
9. War whether declared or undeclared; or
10. Intentionally parting with the covered property.

Claims

Because this coverage applies as excess over other valid and collectible insurance, if You have any other insurance that covers the loss You must first submit a claim to Your own insurance company. Report a covered claim to us within 60 days by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115 or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

Any claim settlement form from Your personal insurance company along with the claim form provided by Us and the following documents must be returned to Us within 90 days of the covered occurrence or as soon thereafter as possible. Gift recipients of covered items must provide the same documentation to substantiate a claim.

1. Your credit card receipt;
2. The itemized store receipt;
3. A police record, fire report or other report sufficient to determine eligibility; and
4. Any other documentation we deem necessary which may include the damaged item(s).

Conditions

The following apply in addition to the General Provisions Section IV of this Description of Coverage Form.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or We can make a written demand for an appraisal. After the demand, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be final. This process is voluntary and non-binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process..

Definitions

As used in this coverage part, the following definitions apply.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Mysterious Disappearance means the unexplained vanishing of an item where there is no evidence of wrongdoing by anyone.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[PRICE PROTECTION COVERAGE

Coverage

If You charge the full amount of a qualifying retail purchase to Your Account and you find a print advertisement for the same item (same model number and same model year) by the same manufacturer within 75 days of purchase, We will refund you the difference up to \$250 per item (up to a maximum of \$1000 per cardmember per 12 month period).

Subject to the exclusions below, a qualifying retail purchase means new consumer products, not intended for commercial use, purchased and paid for entirely with Your Account, whether for Your own use or given as a gift.

Product registration is not required for this Price Protection Coverage to apply.

Excluded Items

Price Protection Coverage does not cover the following items:

1. Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not the card member knew the item was used, antique, recycled, previously owned, rebuilt, or remanufactured;

2. Any item purchased over the internet whose primary purpose is not the sale of the item or related items;
3. Items for which the printed advertisement containing the lower price was published more than 75 days after the card member's purchase;
4. Items advertised or shown as price quotes or bids from a merchant;
5. Items purchased for resale, professional or commercial use;
6. Items advertised in or as a result of "limited quantity", "going out of business sales", "cash only" or "close out" advertisements, cost savings as a result of manufacturer's coupons or free items, or where the price includes bonus or free offers, special financing, installation or rebate, or one of a kind or limited offers;
7. Customized/personalized items;
8. Any services you may purchase (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
9. Boats or motorized vehicles (including but not limited to airplanes, automobiles and motorcycles.);
10. Labor on new parts eligible under this program;
11. Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and buildings and home improvements);
12. Jewelry, collectibles, art, antiques, special order or rare one-of-a-kind items;
13. Live plants or animals;
14. Stuffed or mounted animals, animal and fish trophies;
15. Perishable or consumable items;
16. Airline tickets (or transportation tickets of any kind), travelers checks, cash or its equivalent, negotiable instruments, bullion, stamps, or lottery tickets to events or for entertainment;
17. Products purchased and/or delivered from merchants outside the United States;
18. Products purchased by a person not resident of the United States.

Limitation on Protection

Claim payment on any claim will not include merchant's credit, discount and/or manufacturer's rebates, and shipping and handling fees. In no event will the Price Protection Coverage pay more than the actual amount charged for the item.

Price Protection Coverage does not apply if the store refunds the difference between the original and lower price.

Printed Advertisements

A printed advertisement is an advertisement appearing in a newspaper, magazine, store circular, or catalog which states the authorized dealer or store name, item (including model number) and sale price. In order to receive a refund of the price difference, the advertisement must have been published on or within 75 days after the original purchase date and must be for the same item (same model number, same model year).

Claims

Because this coverage applies as excess over other valid and collectible insurance, if You have any other insurance that covers the loss You must first submit a claim to Your own insurance company. Report a covered claim to us within 60 days by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, (Address) or call 1-800-xxx-xxxx. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

1. Your credit card receipt;
2. The itemized store receipt;
3. The printed advertisement for the same item by the same manufacturer at a lower price by a U.S. dealer; and
4. Completed Claim form.

Once the required documentation is submitted and your claim is verified, You will receive a refund of the difference, up to a maximum of \$250. In the event that certain required documents are not included, We will notify You and keep the file open for 60 days for the date Your claim is received or until all necessary documentation is provided, whichever occurs first.]

[COMMUNICATIONS EQUIPMENT COVERAGE

Coverage

Insurance coverage is provided, subject to all conditions and limitations in this Description of Coverage for Covered Equipment when the full Purchase Price is charged to the Account, for direct physical loss due to a covered cause of loss. A covered cause of loss is direct physical loss not recoverable under the manufacturer's warranty and not listed in the Exclusions section of this coverage part.

Coverage is provided up to the lesser of the Actual Cash Value of the damaged or destroyed property or the coverage limit applicable to this part, whichever is less.

This coverage is secondary to all other valid and collectible insurance and shall apply only when such other benefits are exhausted. Communications Equipment Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Coverage Limits

A limit of [\$250] [\$500] per claim applies, subject to a \$50 deductible per claim.

An aggregate limit of two (2) claims for [\$250] [\$500] each per Family Member for all Covered Equipment and Accessories in any 12 month period beginning on the date of the first covered loss.

Property Not Covered

1. Any communications property not defined as covered property and not paid for in full by the Cardmember's Account;
2. Contraband of any type and property used for illegal trade;
3. Batteries unless included in the replacement of a piece of Covered Equipment;
4. Property ordered but not yet received from a manufacturer, distributor, authorized dealer or retailer;
5. Customized software, personalized data, face plates and cases of any kind;
6. Antenna's designed for the exterior of a car or watercraft; or
7. Accessories except when loss of the Accessory is a part of a Covered Equipment loss.

Exclusions

We will not pay for loss caused directly or indirectly by or contributed to by any of the following.

1. War, whether declared or undeclared;
2. Nuclear reaction, radiation or radioactive contamination;
3. Confiscation by authorities including trade sanctions;
4. Loss caused by rodents, insects, vermin or other wild animals;
5. Any loss covered by the manufacturer's warranty wear and tear;
6. Loss caused by Computer Virus;
7. Error or omission in design, programming, construction or original defect in the covered property resulting in mechanical or electrical failure;
8. Faulty repair, service or maintenance unless fire or explosion ensue and then coverage is provided only for the damage caused by fire or explosion;

9. Loss of use, loss of market or any other indirect loss;
10. Cosmetic damage, however caused, that does not affect the operation of the Covered Equipment. Cosmetic damage includes but is not limited to scratching, marring of finish, and changes in color and texture;
11. Loss caused by Pollutants;
12. Loss caused by using the Covered Equipment in a manner for which it was not designed;
or
13. Intentionally parting with the Covered Equipment.

Claims

If a covered loss occurs, official notice must be provided to Us within 60 days, or as soon after that as is reasonably possible, and take all reasonable measures to protect, save, and/or recover the property. Written details of the loss along with the following documents to the IDS Property and Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115 or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

Any claim settlement form from Your personal insurance company along with the claim form provided by Us, the following documents, and Your deductible must be returned to Us within 90 days of the covered occurrence or as soon thereafter as possible.

1. Your credit card receipt;
2. The itemized store receipt;
3. A police record, fire report or other report sufficient to determine eligibility; and
4. Any other documentation We deem necessary which may include the damaged item(s).

Upon receipt and acceptance of all necessary claim documentation by Us, claim payment will be made within 30 days.

Conditions

The following apply in addition to the General Provisions Section IV of this Description of Coverage Form.

If any person or organization for which we honor a claim has rights to recover damages from another entity, those rights are transferred to us.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or we can make a written demand for an appraisal. After the demand, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be final. This process is voluntary and non-binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

Definitions

As used in this coverage part, the following definitions apply:

Accessory (ies) means standard batteries, standard battery charges, carrying case, cigarette lighter adapter, earpiece or hands free car kit.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Computer Virus means any unauthorized intrusive code or programming that is entered by any means into Covered Equipment and interrupts or prohibits the operation of such equipment.

Covered Equipment means a wireless phone or wireless data card owned or leased by the card member or a Family Member which is actively registered with a wireless network. A covered telephone must have and assigned a telephone number and previous air time logged.

Family Member for the purposes of this coverage means the Covered Person and the Covered Person's spouse, domestic partner, Dependent, or parent or grandparent living in the same household.

Pollutants mean any solid, gaseous or thermal irritant or contaminant including smoke, vapor, soot or fumes (except from a hostile fire), acid, alkalis, radiation and waste.

Purchase Price means the actual cost of the covered item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[EXTENDED WARRANTY COVERAGE

Coverage

Extended Warranty benefits provide covered items with double the period of warranty repair/replacement services up to maximum of 1 year from the date of purchase. This benefit provides the same protection for parts and labor costs as provided by the Original Manufacturer's Warranty. This benefit is available without product registration for new items, not excluded below, when the full Purchase Price is charged to the Account. Eligible items must be covered by an Original Manufacturer's Warranty or an Extended Manufacturer's Warranty of up to 12 months. If You do not have an Extended Warranty on an item, this benefit starts the first day the Original Manufacturer's Warranty ends.

The per covered item limit for this coverage is the lesser of the following:

1. Repair or replacement cost;
2. The Purchase Price; or
3. \$1,000.00 (subject to an annual maximum of \$10,000)

We reserve the right to choose replacement over repair or payment. If replacement is made, the replacement will be of like usefulness and function.

If the Original Manufacturer's Warranty or Extended Manufacturer's Warranty on an item exceeds 12 months from the date of purchase, this benefit does not apply to that item.

Limitations and Exclusions

The extended warranty benefit does not apply to the following items, their parts, and accessories, including towed accessories or trailers:

1. Aircraft;
2. Motorized vehicles with one or more wheels designed for on or off road use whether or not registered for use on public roads;
3. Snowmobiles or any other vehicle designed to run on crawlers or treads;
4. Items purchased used;
5. Any item purchased for resale or commercial use;
6. Floor models that do not come with warranties;
7. Antiques;
8. Plants, shrubs, trees, animals, pets, consumables, perishables;
9. Professional services;
10. Media with stored data or music, software or application programs;
11. Loss of use, loss of market or any other indirect loss;
12. Mechanical failure resulting in a product recall;

13. Loss caused by lack of maintenance or lack of service;
14. Loss caused by power surge or contamination by radioactive or hazardous substances, including mold; or
15. Bodily Injury, Property Damage, Consequential Damages, or Punitive or Exemplary Damages.

Claims

Report a covered loss or occurrence to Us immediately by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, (Address) or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form within fifteen 15 days.

The claim form provided by Us and the following documents must be returned to Us within 90 days of the covered occurrence or as soon thereafter as possible. Your failure to provide this information within 90 days may result in denial of your claim.

1. Your credit card receipt;
2. The itemized store receipt;
3. A copy of the Original Manufacturer's Warranty or, if applicable, the Manufacturer's Extended Warranty;
4. A police, fire or insurance claim report or other report sufficient to determine eligibility; and
5. Any other documentation we deem necessary which may include the damaged item(s).

Prior to proceeding with any repair or replacement, You must obtain our approval in order to ensure eligibility for this Warranty Benefit. Your failure to report a loss or occurrence within 90 days from the date of loss or damage may result in our denial of the related claim.

Termination of this Benefit

In addition to the reasons for termination in Section II Termination of Coverage the following will apply to this coverage part:

The date the original manufacturer ceases to carry on business.

Other Insurance

Extended Warranty Coverage is excess of all other applicable insurance, warranty or purchase protection available to the covered item and shall apply only when such other benefits are exhausted. Extended Warranty Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Definitions

As used in this coverage part, the following definitions apply.

Purchase Price means the actual cost of the covered item including sales tax but not including shipping as shown on the itemized store sales receipt.

Like usefulness and function means an item of equivalent usefulness and value with no guarantee of same color, brand, material, size or model.]

SECTION IV GENERAL PROVISIONS

Excess Coverage

With the exception of the Travel Accident-Flight Only Insurance offered under this Description of Coverage, all other benefits are excess over any other insurance or indemnity available to the Covered Person from any other source.

Fraud and Material Misrepresentation

If any claim made under the Policy is determined to be false or fraudulent or if any false or fraudulent means or devices are used by You [or any other Covered Person(s), or Dependents, or by anyone acting on Your [or his/her] behalf, all benefits otherwise payable will be voided. Any claim submitted for an amount intentionally in excess of the true value of lost or damaged property or actual expenses incurred shall be deemed false or fraud within the meaning of this provision.

Legal Actions

No action at law or in equity shall be brought to recover on the Policy prior to the expiration of sixty day after written proof of loss has been furnished in accordance with the requirements of the Policy. No action shall be brought after the expiration of three years [five in Kansas and Florida; six in South Carolina and Arkansas] after the time written proof of loss is required to be furnished.

If a time limit of the Policy is less than allowed by the laws of the state where the Covered Person lives, the limit is extended to meet the minimum time allowed by such law.

Maximum Indemnity Per Covered Person

In no event will multiple Description of Coverages or multiple Accounts obligate Us to pay for more than one Loss sustained by any one Covered Person as the result of any one Accident or loss. In the event more than one Certificate of Insurance has been furnished, Our obligation shall be determined and limited to the provisions of the most recently issued Description of Coverage.

Multiple Descriptions of Coverage or Accounts

This Description of Coverage supersedes any Description of Coverage previously issued to You under the Policy. You may qualify under only one Description of Coverage for each Covered Trip or loss. If any Covered Person is insured under more than one Description of Coverage because of the existence of multiple Accounts, We will consider that person to be insured under the Description of Coverage that provides the greatest amount of coverage, provided it is the most recently issued for the respective accounts. The records maintained by the Policyholder shall determine the insurance provided under the Policy for any Covered Person.

Duplicate or multiple Accounts shall not obligate Us to pay more than one benefit limit under each applicable enrolled benefit selected per Occurrence covered. The maximum amount We will pay for any one benefit is that which provides the greatest amount of coverage, as shown in the Description of Coverage.

Settlement Method

Loss of life benefits will be paid in a lump sum.

Transfer of Rights and Duties Under The Policy

The Covered Person's rights and duties under the Policy may not be transferred or assigned without Our written consent except in the case of death of an individual Covered Person. If a Covered Person dies, his/her duties and rights will be transferred to his/her legal representative, but only while he/she is acting within the scope of duties as a legal representative.

IDS Property Casualty Insurance Company
Administrative Office:
3500 Packerland Drive
De Pere, WI 54115

Description of Coverage

We have issued the Blanket Master Policy [] (herein called the Policy) to the Policyholder. Coverage is provided to You, (herein called Covered Persons) subject to all the exclusions and provisions of the Policy.

COVERAGE EFFECTIVE DATE

For [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only], coverage is effective at 12:01AM Eastern Standard Time on the Covered Trip Departure Date, provided:

For [Rental Car Collision Damage Coverage] [Purchase Security Coverage], [Price Protection Coverage], [Communications Equipment Coverage], [Extended Warranty Coverage] [Trip Cancellation/Interruption] coverage is effective when the card member meets the coverage eligibility requirements in the specific coverage section.

IN WITNESS WHEREOF, the Company has executed and attested these presents.

[]

President

[]

Secretary

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Non-Contributory

SECTION I GENERAL DEFINITIONS

Accident means a sudden, unexpected, and unintended event, that occurs at a single, identifiable time and place and which causes Accidental Bodily Injury.

Accidental Bodily Injury means a sudden, specific, and external event to the human body, that occurs at a single identifiable time and place and independently of all other causes, results directly and immediately in physical bodily injury which occurs while the Covered Person's coverage is in force under the Policy. In no event shall any disease and/or illness, latent bodily injury or the injection or ingestion of any substance be considered Accidental Bodily Injury. An Accident that directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered to be an Accidental Bodily Injury.

Account(s) throughout the Policy means the Covered Person's unexpired, unrevoked [XXXX] Card members credit, charge, cash, debit or corporate card Account(s)

Common Carrier means any land, water or air conveyance (other than a rental vehicle) operated by a common carrier licensed to carry passengers for hire on a regularly scheduled basis.

Covered Person means the primary cardmember and any additional cardholder of an unexpired, unrevoked [XXXXX] credit card account. Covered Persons may be referred to in this Description of Coverage as Covered Persons or You or Your.

Covered Person for [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only] means the primary cardmember, any additional cardholder of an unexpired, unrevoked [XXXXX] credit card account, his or her spouse, domestic partner, Dependents, dependent children, or Traveling Companion.

Covered Trip Conclusion Date means the date on which the Covered Person is scheduled to return to the point where the Covered Trip started [or to the Covered Person's final destination as specified on the Covered Person's ticket].

Covered Trip Departure Date means the date on which the Covered Person is originally scheduled to leave on the Covered Trip, as shown on the Covered Person's ticket.

Covered Trip means a period of round trip travel to a destination that is at least 100 miles from Your Primary Residence [for which You have paid full travel fare using an eligible Account]. The trip must begin and end at the places designated on the Common Carrier ticket purchased for the trip.

Dependent means:

1. The Covered Person's lawful spouse or domestic partner;
2. The Covered Person's unmarried, dependent children under age 19.
3. The Covered Person's unmarried dependent children 19 years or older:
 - a. Who are registered students in regular full-time attendance at an accredited secondary school, college or university and under age 25; or
 - b. Who, because of a handicap condition or disability that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and are dependent upon a parent or other care provider for lifetime care and supervision. Coverage will be extended for as long as such child is handicapped, disabled, unmarried and Dependent.
4. Dependent children, unless otherwise specified, include:
 - a. Natural, adopted and step children of the insured;

- b. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

A Dependent does not include persons who are enrolled separately under the Policy. The Dependent must accompany the Covered Person on a Covered Trip.

Home means the Covered Person's principal or secondary place of residence.

Occurrence means an Accident or a continuous or repeated exposure to conditions which unexpectedly and unintentionally results in a covered loss during the Period of Coverage. All such exposure to substantially the same general conditions shall be deemed one Occurrence.

Participating Organization means any financial corporation, partnership, proprietorship or other organized group that agrees to join the Policyholder's Trust, is acceptable to the Policyholder, which agrees to abide by its terms and conditions, and pays the required premium on behalf of all Covered Persons.

Period of Coverage means that period of time during which a Covered Person is covered under the Policy. This period begins on the Coverage Effective Date, which is variable by coverage, and ends on the Covered Trip Conclusion Date.

Permanent Residence means the Covered Person's one primary dwelling place where he/she permanently resides.

Policy as used throughout means the contract issued to the Policyholder providing the benefits described herein.

Traveling Companion means an enrolled person who accompanies You on the entire Covered Trip.

We, Us and Our means IDS Property Casualty Insurance Company or our authorized representatives.

You or Your means, or refers to, the Covered Person.

SECTION II TERMINATION OF INSURANCE

Coverage under the Policy will terminate on the earliest of these events for [Trip Delay], [Baggage Loss or Delay], and [Travel Accident-Flight Only],

1. 12:00 AM Eastern Standard Time of the Covered Trip Conclusion Date;
2. When the Covered Person(s) completes the Covered Trip;
3. When the Covered Person(s) reaches Home or his/her final destination point;
4. When the Covered Trip is cancelled;
5. The date the Covered Person's Permanent Residence is no longer within the 50 United States of America or the District of Columbia;
6. When We determine that misrepresentation, non-disclosure or fraud in claims presentation has occurred;
7. The date the Policy or any benefit under the Policy terminates;
8. The date the Participating Organization ceases to participate in the Policy;
9. The date Your eligible Account ceases to remain in good standing, is cancelled, expires or is revoked.

Unless otherwise stated in a specific coverage part, coverage under the Policy will terminate on the earliest of these events for all other Coverages:

1. When We determine that material misrepresentation, non-disclosure or fraud in claims presentation has occurred;
2. The date the Policy or any benefit under the Policy terminates;
3. The date the participating organization ceases to participate in the Policy;
4. The date Your eligible Account ceases to remain in good standing, is cancelled, expires or is revoked.

**SECTION III
BENEFITS AVAILABLE**

We will provide the following benefits.

[TRIP DELAY COVERAGE

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

If a Covered Person's travel is delayed for a covered reason described below while on a Covered Trip, We will pay a benefit. The benefit is payable on a one-time basis up to the maximum amount shown below for reasonable, additional accommodation, meal, and traveling expenses due to a travel delay of [12] or more hours. Expenses must be incurred by the Covered Person and may not have been provided by the Common Carrier or any other party free of charge.

<u>Benefit</u>	<u>Limit</u>
Trip Delay Coverage	[\$ 250] [\$500] [\$1000]

Covered Losses will be payable only under one benefit and shall include:

1. Carrier caused delay (including bad weather);
2. Lost or stolen passports, money or travel documents;
3. Quarantine;
4. Hijacking;
5. Unannounced strikes;
6. Natural Disasters; or
7. Civil disorder or unrest.

Payments will not exceed the Maximum Limit of Coverage afforded under the Policy per Covered Person shown above.

A Covered Person will not be covered for any delay due to a covered reason which was made public or known to him or her prior to the departure of the Covered Trip. Prepaid expenses are not covered

Claims

If any covered loss occurs, official notice must be provided to Us with 45 days, or as soon after that as is reasonably possible. Notice should state Your name and the participating organization from whom this coverage was provided. Notice given by or on behalf of the claimant to Us or any

authorized agent of Ours, with information sufficient to identify You and the nature of the loss shall be deemed notice to Us. Acceptable proof of loss on all claims must be given as soon as possible to IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115, or call [1-800-xxx-xxxx]. Acceptable proof of loss may include but not be limited to:

1. Detailed hotel accommodation receipt(s).
2. Proof of Permanent Residence.
3. A copy of the airline ticket that includes the original booked ticket and the changed scheduled ticket.
4. Proof of the Trip Delay (such as a letter from a Common Carrier Conveyance, newspaper clipping, weather report, police report or other evidence and proof of the expenses claimed as a result of the Trip Delay).
5. Any other necessary expense receipts.]

[BAGGAGE LOSS OR DELAY COVERAGE

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

If a Covered Person's Carry On Baggage or Checked Baggage is lost, damaged or stolen, We will pay for the loss as described below, provided he or she has taken all reasonable measures to protect, save and/or recover his or her property at all times.

<u>Benefit</u>	<u>Limit</u>
Baggage Loss Benefit:	[\$ 300] [\$500]
Baggage Delay Benefit:	[\$ 100] day up to [3] [5] days

Benefits are payable up to the limits shown above.

You must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of the property within **24 hours after the loss**. You must file written proof of loss with the Insurer within 45 days from the date of loss, except as otherwise prohibited by law.

Property or losses not covered:

1. Animals;
2. Automobiles and/or Accessory equipment, motorcycles and motors;
3. Bicycles, skis, snowboards (except when checked with a Common Carrier);
4. Aircraft, boats or any other vehicles or conveyances;
5. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
6. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
7. Property shipped as freight or shipped prior to Your trip departure date;
8. Rugs or carpets of any type;
9. Perishables, medicines, perfumes, cosmetics and consumables;
10. Property used in trade, business or for the production of income;
11. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration;
12. Items specifically identified or described in and Insured under any other insurance policy;
13. Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials;

14. Losses arising from war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, military or usurped power; or
15. Business items (including items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including but not limited to manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.) cellular telephones or art objects.

The program will pay the lesser of:

1. The actual Purchase Price of a similar item; or
2. The Actual Cash Value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

BAGGAGE DELAY COVERAGE

If a Covered Person's personal Checked Baggage is delayed or misdirected for at least [24] hours by a Common Carrier, We will reimburse him or her on a one-time basis for the reasonable, emergency purchase of essential items. Verification of the delay by the Common Carrier and receipts for the emergency purchases must accompany any claim.

Benefits are limited to the amount shown above per Covered Person who's Checked Baggage has been delayed.

Baggage Delivery Benefit. If the Checked Baggage is delayed after the Covered Person has reached his or her Destination (in the case of a one-way ticket) or return destination and the Common Carrier makes a charge for delivery, We will reimburse the reasonable cost to deliver the Covered Person's Checked Baggage to his/her return destination or residence, up to the amount shown above.

The delay must not be due to:

1. Confiscation or expropriation by any government or public authority or detention by customs or other officials; or
2. Losses arising from war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion insurrection, military or usurped power.

Notification of and Payment of Claims: If any covered loss occurs, official notice must be provided to Us within 45 days, or as soon after that as is reasonably possible, and take all reasonable measures to protect, save, and/or recover the property. Notice should state Your name and the Participating Organization from whom this coverage was provided. Notice given by or on behalf of the claimant to Us or to any authorized agent of Ours, with information sufficient to identify You and the nature of the loss shall be deemed notice to Us. Acceptable proof of loss includes:

Baggage Loss Claims:

1. Original claim determination from the Common Carrier, if applicable.
2. Original police report or other report of local authorities.
3. An itemization and description of lost items and their estimated value.
4. Proof of loss providing amount of loss, date, time and cause of loss and all receipts, credit card statements, canceled checks, photos, or other appropriate documentation as may be required.

Baggage Delay Claims: Proof from the Common Carrier that personal baggage was delayed

or misdirected for at least 24 hours.

Baggage Delivery Claims: A copy of the delivery invoice and verification of the delay or misdirection by the Common Carrier must be submitted with the claim.

Settlement of Loss. Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to Us and We have determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of loss and the value involved to Us. All benefits payable will be paid to You, or in the case of death, to Your estate.

Valuation. We will not pay more than the Actual Cash Value of the property at the time of loss. Damage will be estimated according to Actual Cash Value. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or the Company can make a written demand for an appraisal. After the demand, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. We will pay the appraiser we choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage part.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Carry On Baggage means a piece of baggage specifically designed to carry personal property that has not been checked and is owned by and accompanies the Covered Person while traveling on a Common Carrier.

Checked Baggage means a piece of baggage specifically designed to carry personal property for which a claim check has been issued to a Covered Person by a Common Carrier.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[TRAVEL ACCIDENT-FLIGHT ONLY COVERAGE

Insurance is in effect for a Covered Person during a Covered Flight. Benefits are payable only for losses incurred while a Covered Person is on a Covered Flight.

ACCIDENTAL DEATH AND DISMEMBERMENT

If a Covered Person suffers a Loss, as described in the Table of Losses below, due to an Injury that occurs while a Covered Person is riding as a passenger in or on, boarding or alighting from any Covered Flight, We will pay benefits under the Policy. The loss must occur within 365 days after the date of the accident causing the loss.

The Principal Sum for You or Your spouse is [\$100,000] [\$200,000] [\$250,000] [\$500,000] [\$1,000,000].

The Principal Sum for a dependent child is 50% of Your Principal Sum.

If more than one loss is sustained as the result of an accident, the amount payable shall be the largest amount shown in the Table of Losses.

TABLE OF LOSSES	
Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

Loss with regard to:

1. Hand or foot, means actual complete severance through and above the wrist or ankle joints;
2. Eye means an entire and irrecoverable loss of sight;
3. Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. Thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE

We will pay benefits for covered losses as described above that result from a Covered Person being unavoidably exposed to the elements due to an Accident during a Covered Flight. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE

We will pay benefits for loss of life as described above if a Covered Person's body cannot be located one year after a Covered Person's disappearance due to forced landing, stranding, sinking, or wrecking of an air conveyance during a Covered Flight.

EXCLUSIONS AND LIMITATIONS

No payment will be made for any loss that occurs in connection with or is the result of:

1. Suicide, attempted suicide or intentionally self-inflicted injury;
2. Committing or attempting to commit a felony;
3. Any sickness or disease;
4. Travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled air conveyance providing passenger service over an established route;
5. War or act of war, whether declared or not; and
6. Any travel for which the Account was not used to purchase the travel arrangements.

Notice of Claim: Written notice of claim must be given to Us within twenty (20) days after the occurrence or commencement of any loss covered by the Policy, or as soon as thereafter as is reasonably possible. Notice given by or on behalf of the claimant to Us or to any authorized agent of Ours, with information sufficient to identify the Covered Person shall be deemed notice to Us.

Claim Forms: We, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within fifteen (15) days after the giving of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made.

Proofs of Loss: Written proof of loss must be furnished to Us at its said office in case of claim for loss for which this Policy provides any periodic payment contingent upon continuing loss within ninety days after the termination of the period for which We are liable. In case of claim for any other loss such proof must be furnished within ninety days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

Time of Payment of Claim: Indemnities payable under this Policy for any loss will be paid immediately upon receipt of due written proof of such loss.

Payment of Claims: Indemnity for loss of Your life will be paid to Your estate. All other benefits will be paid to You. Any other accrued indemnities unpaid at Your death will be paid to Your estate.

If any indemnity of this Policy shall be payable to Your estate or to You and You are a minor or otherwise not competent to give a valid release, the Insurer may pay such indemnity, up to an amount not exceeding \$1,000, to any relative by blood or connection by marriage to You who is deemed by the Insurer to be equitably entitled thereto. Any payment made by the Insurer in good faith pursuant to this provision shall fully discharge the Insurer to the extent of such payment.

Physical Examination and Autopsy: We at our own expense shall have the right and opportunity to examine the person of any individual whose Injury is the basis of claim when and as often as it may reasonably require during the pendency of a claim hereunder. We may, also at our own expense, make an autopsy in the case of death, where it is not forbidden by law.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage section

Covered Flight means an airline flight to a destination [that is at least 100 miles from Your Home] for which You pay the entire cost of the air passenger fare(s), less redeemable certificates, vouchers or coupons, using Your Account. Such flight must be on a regularly scheduled air conveyance operated under a license for the transportation of passengers for hire.]

[TRIP CANCELLATION/INTERRUPTION COVERAGE]

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

Trip Cancellation provides for covered Losses the Covered Person(s) incurs for Covered Trips cancelled up to the time and date of the Covered Trip Departure Date. Trip Interruption coverage provides benefits for Losses Covered Persons incur for Covered Trips that are interrupted after the time and date of the Covered Trip Departure Date.

We will pay this benefit if the Covered Person's Covered Trip is cancelled or interrupted as a result of any of the following reasons. [Or if Your Traveling Companion's Covered Trip is cancelled or interrupted and Your Traveling Companion has a valid claim under the Policy.] [Losses are payable only for those events which could not have been reasonably foreseen by the Covered Person and are outside the Covered Person's control and substantially impair the Covered Person's ability to travel.] Coverage is provided for Loss caused by:

1. Unexpected or unintended Sickness, Accidental Bodily Injury or Serious Illness requiring examination or treatment by a Physician prior to the trip cancellation or interruption of the Covered Trip or death of the Covered Person or a [Family Member], [Dependent], or [Traveling Companion]. Sickness or Accidental Bodily Injury must be so disabling, in the written opinion of a Physician, as to reasonably cause the Covered Person to interrupt or cancel his/her Covered Trip. If the Covered Person cancels or interrupts his/her Covered Trip, due to Accidental Bodily Injury, Serious Illness or Sickness of a [Family Member], [Dependent], or [Traveling Companion], it must be because the condition is life threatening, or because the [Family Member], [Dependent] or [Traveling Companion] requires the Covered Person's care. Cancellations due to the death of a [Covered Person], [Family Member], [Traveling Companion], or [Dependent] are covered only if the death occurs within [30] [or 60] days of the Covered Persons' scheduled Covered Trip Departure Date (but after the Covered Trip is purchased), or the date they are scheduled to arrive at his/her destination. Medical examinations or visits must take place prior to the cancellation or interruption, and the Covered Person must notify the appropriate travel supplier(s) of the Covered Person's cancellation or interruption within 72 hours, unless the condition prevents it, and then as soon as possible. Failure to do so will result in a claim payment which is less than the penalty imposed for cancellation if the amount of the penalty was increased by the Covered Person's failure to notify the appropriate travel supplier within the required time frame.
2. Unexpected or unintended circumstances, which are those events or consequences other than [Sickness, Accidental Bodily Injury, Serious Illness, death or Financial Default] which could not have been reasonably foreseen or expected by the Covered Person, are outside the Covered Person's control and substantially impair the Covered Person's ability to travel [For active duty members of the United States Armed Forces, unexpected or unintended circumstances will include official (written) revocation by a Unit Commanding Officer of previously approved (in writing) leave. War-related situations, full or partial mobilization or mass reassignment of Armed Forces personnel or invocation of the War Powers Act are events that will not be covered.]
3. [Unforeseeable, unexpected or unintended Financial Default or bankruptcy of any [tour operator], [hotel], [resort], [rental car company], [other travel supplier] or [Common Carrier Conveyance], whose services or products constitute all or part of the Covered Person's Covered Trip. Financial Default occurring on or before the Trip Cancellation Coverage Effective Date or less than [seven] days after the Trip Cancellation Coverage Effective Date is not covered.]
4. Adverse weather or natural disasters resulting in the complete cessation of travel services for at least [24] hours.
5. Unexpected or unintended labor disputes resulting in the complete cessation of travel services.
6. The Covered Person's Home becoming uninhabitable by fire, flood, vandalism, burglary or natural disaster.
7. The Covered Person, [Family Member], [Traveling Companion], or [Dependent] being subpoenaed, required to serve on a jury or served with a court order, hijacked or quarantined prior to the Covered Trip Departure Date.

8. The Covered Person, [Family Member], [Traveling Companion], or [Dependent] being the victim of a felonious assault within [10] days prior to the Covered Trip Departure Date. Felonious assault is defined as an act of violence against a Covered Person, [Family Member], [Traveling Companion] or [Dependent] requiring medical treatment in a Hospital. A cancellation or interruption due to a felonious assault inflicted by a Covered Person or a Family Member is not covered.
9. Unforeseeable, unintended or unexpected termination of employment or layoff of the Covered Person that is not under the Covered Person's control. [The Covered Person must have been continuously employed with the same employer for [two] years prior to the termination or layoff.]
10. A Covered Trip Delay that results in the loss of more than [50%] of the Covered Person's scheduled Covered Trip length. Covered Trip Delay as it applies to this [50%] loss of Covered Trip length includes: missed connections, delayed flight departure, flight cancellation, denied boarding, traffic Accident while commuting to a departure, Common Carrier Conveyance caused delays, lost or stolen passports, quarantine, hijacking, unannounced strike, natural disaster, or a civil disorder. Coverage will be provided for forfeited, published, nonrefundable payments incurred as a result of cancellation penalties imposed by tour operators and Common Carrier Conveyances, and transportation Home.
11. Carrier caused delays due to adverse weather or as the result of labor disputes that affect public transportation.
12. Travel arrangements cancelled by a tour operator or Common Carrier Conveyance due to adverse weather or as a result of labor disputes that affect public transportation.
13. Required and mandatory evacuation ordered by local authorities at the Covered Person's [final] destination due to hurricane or other natural disaster. The Covered Person must have [4 days] [50%] of his/her total Covered Trip length or less remaining on such Covered Trip at the time the mandatory evacuation ends in order to cancel or interrupt such Covered Trip.

What Are Covered Losses under Trip Cancellation/Interruption Coverage

A maximum benefit of up to [\$1500] [\$2500] is provided to cover certain expenses listed below which are related to Trip Cancellation or Interruption. Covered Losses mean:

1. Forfeited, published, nonrefundable payments incurred as a result of cancellation penalties imposed by tour operators and Common Carrier Conveyances, [or change fees incurred in lieu of full penalties] [not including travel agency penalties.] [If the Covered Person fails to notify the appropriate travel supplier(s) of the cancellation within 72 hours of becoming aware of the need to cancel, We will pay only the cancellation penalties the Covered Person was subject to at that time.] [If the Covered Person is medically unable to notify the appropriate travel supplier within 72 hours, the Covered Person must notify them as soon as medically possible.]
2. The charge incurred for an individual supplement if the Covered Person's [Traveling Companion's] or [Family Member's] or [Dependent's] Covered Trip is cancelled but the Covered Person's is not.
3. Unused, nonrefundable arrangements, made by Covered Person, [with the exception of unused airfare].
4. The greater of:
 - a. Additional transportation expenses to the Covered Person's Home, less any refunds paid or payable, [for [1] member[s] of the Covered Person's traveling party], not to exceed the cost of economy airfare or first class airfare if the Covered Person's original tickets were first class; or
 - b. The value of the Covered Person's unused airfare if the Covered Person must return Home due to a covered Loss.
5. Reasonable additional accommodation and economy class transportation expenses (up to [\$100] per day if the Covered Person, the Covered Person's traveling [Family Member] [Dependent] [or a Traveling Companion] must remain in the Hospital [or have been certified as medically unable to travel]. This benefit is provided for a maximum of [5] days.

6. The charge to return the Covered Person's vehicle to his/her Home if it is necessary for the Covered Person to interrupt his/her Covered Trip and return Home via alternate transportation as a result of a covered Loss [listed in the items above.]
7. Reasonable, additional economy class transportation expenses needed to reach the Covered Person's return destination or to travel from the place the Covered Trip was interrupted to the place where the Covered Person can rejoin the Covered Trip and the unused portion of any nonrefundable land, sea and air arrangements that were paid as part of the Covered Trip.

Exclusions Under Trip Cancellation/Interruption Coverage

Coverage is not provided for losses caused by or occurring as a result of:

1. Common Carrier Conveyance-caused delays except as provided elsewhere in the Policy; or
2. Travel preparations cancelled by a tour operator or Common Carrier Conveyance except as provided elsewhere in the Policy; or
3. Changes in plans (for reasons other than those specifically listed in the Policy); or
4. Inability to obtain necessary travel documents (passports, visas, etc), or being detained or having property confiscated by any Customs authority by the Covered Person, a [Dependent] [or a Traveling Companion]; or
5. Financial circumstances of the Covered Person, a [Dependent] or [Traveling Companion]; or
6. Educational, business, or contractual obligations of the Covered Person, a [Dependent] or [Traveling Companion]; or
7. Any regulation made by the government or prohibition; or
8. An event which happens prior to the Coverage Effective Date; or
9. Failure of any tour operator, Common Carrier Conveyance, person or agency to provide the bargained-for travel preparations [other than Financial Default]; or
10. [Default of yacht charter companies]; or
11. Changes in plans due directly or indirectly to the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination; or
12. Pre-existing Condition; or
13. Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or
14. Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
15. The Covered Person or Family Member or Traveling Companion being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol; or
16. The Covered Person or Family Member or Traveling Companion; 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.

Duties of the Covered Person In The Event Of A Loss

The Covered Person must provide Us with documentation of the cancellation, interruption or delay and proof of the expenses incurred within [90] days or as soon as reasonably possible. Additionally, the Covered Person must provide [proof of payment] for the Covered Trip [credit card statements], [receipts], [proofs of any refunds granted], [copies of applicable tour operator or Common Carrier Conveyance cancellation policies/guidelines], [proof of age for each party claiming benefits] and any other information reasonably required to prove the Loss occurred. [Claims that involve Loss due to Sickness, Accidental Bodily Injury, Serious Illness or death require signed patient (or next of kin) authorization to release medical information and an attending Physician's statement]. The Covered Person will be required to supply Us with all unused air, rail, cruise or other tickets if they are claiming the value of those unused tickets.]

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage part.

Family Member for the purposes of the Trip Cancellation/Interruption benefit provision means the Covered Person's spouse, domestic partner, dependent, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, [step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, guardian, or ward].

Financial Default means the entire postponement of operations due to financial situations, whether or not a bankruptcy petition is filed, or partial suspension of operations after the filing of a bankruptcy petition.

Pre-Existing Condition means any injury, sickness or condition of You, [a Covered Person's Traveling Companion][a Covered Person's Dependent booked to travel with him or her] for which within the [sixty (60)] day period prior to the effective date of Your Trip Cancellation coverage, that (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Physician.]

[RENTAL CAR COLLISION DAMAGE INSURANCE COVERAGE]

THIS INSURANCE PROVIDES COVERAGE FOR DAMAGE TO THE RENTAL VEHICLE ONLY. IT DOES NOT PROVIDE PERSONAL PROPERTY, MEDICAL OR THIRD PARTY LIABILITY COVERAGE. CHECK WITH YOUR PERSONAL INSURER AND RENTAL AGENCY TO BE SURE YOU HAVE ADEQUATE MEDICAL AND LIABILITY COVERAGES.

Coverage

This coverage is excess over all other valid and collectible insurance and shall apply only when such other benefits are exhausted. IDS Property Casualty Company Insurance pays the amount for which you are liable to the rental agency up to the lesser of Actual Cash Value of the damaged, destroyed or stolen vehicle or [\$25,000] [\$50,000]. Included in this limit are any documented Loss of Use and towing resulting from the damage or theft of the covered rental car while the rental vehicle is rented in Your name. Coverage for the damage, destruction or theft of the covered rental vehicle applies only when all of the following conditions are met:

1. The Covered Person initiates the rental transaction using a valid Account. If the rental transaction is arranged in advance by a reserving agent, a card imprint of a valid [XXXX] card must be made at the time you take possession of the rental vehicle.
2. The rental vehicle is rented in the Cardholder's name.
3. The entire cost of the rental vehicle is charged to the Cardholder's Account.

Coverage is available worldwide except as listed below and except where prohibited by law or this coverage is in violation of the rental contract in the jurisdiction in which it was initiated.

Coverage does not apply in:

Australia, Israel, Italy, Jamaica, Mexico, New Zealand, Republic of Ireland, North Ireland

In some regions of the United States and some foreign countries, the law requires the rental agency to provide Collision Damage Waiver Coverage as part of the price of the rental vehicle. In such places, this coverage will reimburse any deductible that may apply. This insurance will not reimburse for any Collision Damage Waiver coverage charged by the Rental Agency.

Coverage Termination

This coverage ends at the earliest of the following:

1. Your Account ceases to remain in good standing, is cancelled, suspended, expires or is revoked.
2. The rental contract ends.
3. The rental agency takes control of the rental vehicle regardless of the vehicles location.
4. The Policy insuring this benefit is cancelled or non-renewed.
5. When We determine that material misrepresentation, non-disclosure or fraud in claims presentation has occurred

Rental Eligibility

Coverage is limited to one rental vehicle at a time. If more than one rental vehicle is charged to the Account during the same time period, this coverage will apply only to the first rental charged to the Account.

The length of time You rent the vehicle may not exceed 31 consecutive days. Coverage cannot be extended by taking out a new rental agreement for a same or a different vehicle with the same or different rental agency.

Covered Rental Vehicles

Private Passenger Vehicles with 4 wheels, including vans, designed by the manufacturer and used exclusively for the transportation of 1 driver and up to 7 passengers and their luggage.

Limitations and Exclusions

The following Vehicle Types are Not Covered

1. Private Passenger Vehicles including vans, that do not meet the criteria outlined under Covered Rental Vehicles.
2. Trucks, Pick-Up Trucks or Vehicles designed to be reconfigured into pick up trucks at will.
3. Motorcycles, Moped or Motorbikes.
4. Off road vehicles meaning any vehicle not designed and/or licensed to use on public roads.
5. Buses or Mini Buses.
6. Vehicles over 25 years old and limited production vehicles.
7. Tax-Free Vehicles.
8. Any vehicle with a Suggested Manufacturers Retail Price New, excluding taxes, of over \$50,000.
9. Any vehicle or vehicle Accessory designed to be towed (not self propelled).
10. Campers or Camper Units whether self propelled or not.

Coverage Not Provided

1. Liability or Medical coverages;
2. Loss or theft of personal belongings;
3. A replacement vehicle which is being paid for in whole or in part by your personal automobile insurance or the repair shop;
4. Expenses assumed by the rental agency;
5. Liability assumed by the cardholder by signing a rental agency draft to cover damages and or Loss of Use;
6. Any required deposit required by the rental agency for declining the rental agency Collision Damage Waiver;
7. Operation of the rental vehicle:
 - a. by any driver not listed on the rental agreement;
 - b. off public roads;
 - c. while the driver is intoxicated or under the influence of narcotic drugs; or

- d. in a manner contrary to the terms of the rental agreement or this Description of Coverage;
8. Coverage is not provided for loss due to:
 - a. War, whether declared or not declared;
 - b. normal wear and tear to the vehicle and its accessories;
 - c. road damage to tires unless caused by a covered incident;
9. Coverage will not be provided:
 - a. While using the rented vehicle to transport people or property for a fee or transporting contraband of any kind;
 - b. seizure or destruction of the rented vehicle by order of any government of public authority;
 - c. nuclear reaction, radiation or radioactive contamination;
10. Coverage does not apply to any rental vehicle items not installed by the original manufacturer; or
11. Coverage does not apply to any liability you assume under any written agreement other than your primary auto insurance physical damage deductible.

What to do in the event of a Loss

You must report a loss to us within 24 hours by calling [1-800-xxx-xxxx or xxx-xxx-xxxx]

After You have reported the claim, advise the rental agency that You have reported a claim and then provide the rental agency with our address and telephone number:

IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115

Proof of Loss

You will be required to provide the following to Us to substantiate Your claim along with the completed signed claim form We will provide to You after You report a loss. These documents must be received by Us within 180 days of the loss.

1. A copy of the driver's license of the person driving at the time of the accident or loss. If the car was damaged, destroyed or stolen while not being driven (i.e.: parked) a copy of the driver's license of the last person to drive the vehicle prior to the loss.
2. A copy of the damage report you completed and signed with the rental agency at the time you took possession of the rental vehicle.
3. A copy of the credit card draft for the rental purchase.
4. A copy of the final repair estimate itemized for labor and each part.
5. A copy of any receipt for emergency repairs you may have had to pay for.
6. A copy of the rental agency's daily utilization log for the time the rental vehicle is out of service due to the loss if Loss of Use is to be charged by the rental agency.

Definitions

In addition to terms used in this part that are defined in the General Definitions Section, the following Definitions apply to this coverage section.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Loss of Use means the amount charged by the Rental Agency for lost revenue during the time the damaged Rental Vehicle is not available because it is being repaired or replaced.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.

Tax Fee Vehicle means a tax free vehicle package that provides tourists with a short term (up to 6 month) lease agreement with a guaranteed buy-back.]

PURCHASE SECURITY COVERAGE

Coverage

Purchase Security Coverage protects new items including gifts, except those excluded below, by insuring them for one-hundred (100) days from the date of purchase while the items are anywhere in the world provided the full Purchase Price is charged to the Account. To be eligible for this coverage You must be a valid cardholder of an Account.

This coverage applies if the new items are stolen, except from an automobile or other motorized vehicle, or damaged or destroyed by fire, smoke, lightning, explosion, riot, vandalism, windstorm, hail, rain, sleet, snow, aircraft, spacecraft, vehicles, discharge of water or steam from household plumbing or damage by electrical current. Damage by electrical current does not apply to electrical components.

The coverage limit is the lesser of \$1,000 per claim or the damaged, stolen or destroyed items' Actual Cash Value. The aggregate claim limit is \$25,000 for all stolen, damaged or destroyed insured items in any 12 consecutive month period. We reserve the right to replace or repair damaged items.

Product registration is not required for this Purchase Security Coverage to apply.

This coverage is excess of all other valid and collectible insurance and shall apply only when such other benefits are exhausted. Purchase Security Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Excluded Items

Purchase Security Coverage does not insure the following items.

1. Travelers Checks, cash, tickets or any other negotiable instruments, animals and living plants, perishables, consumables;
2. Boats, motor vehicles and aircraft or their accessories including trailers or other items towed by or attached to the boat, auto or aircraft;
3. Real estate and items which are intended to become real estate;
4. Broken items unless the damage resulted from a covered occurrence;
5. Items purchased for resale, professional or commercial use;
6. Pre-owned or used items;
7. Jewelry or watches from baggage unless the entire piece of baggage is stolen; or
8. Contraband of any kind.

Coverage Exclusions:

Coverage does not apply if loss or damage is caused by:

1. Mysterious Disappearance;
2. Confiscation by authorities;
3. The Insured's illegal activities;
4. Normal wear and tear;
5. Flood or earthquake;
6. Nuclear reaction, radiation or radioactive contamination;
7. Inherent product defects;
8. Mis-delivery of the item or the Covered Person voluntarily parting with the covered item;
9. War whether declared or undeclared; or
10. Intentionally parting with the covered property.

Claims

Because this coverage applies as excess over other valid and collectible insurance, if You have any other insurance that covers the loss You must first submit a claim to Your own insurance company. Report a covered claim to us within 60 days by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115 or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

Any claim settlement form from Your personal insurance company along with the claim form provided by Us and the following documents must be returned to Us within 90 days of the covered occurrence or as soon thereafter as possible. Gift recipients of covered items must provide the same documentation to substantiate a claim.

1. Your credit card receipt;
2. The itemized store receipt;
3. A police record, fire report or other report sufficient to determine eligibility; and
4. Any other documentation we deem necessary which may include the damaged item(s).

Conditions

The following apply in addition to the General Provisions Section IV of this Description of Coverage Form.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or We can make a written demand for an appraisal. After the demand, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process..

Definitions

As used in this coverage part, the following definitions apply.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Mysterious Disappearance means the unexplained vanishing of an item where there is no evidence of wrongdoing by anyone.

Purchase Price means the actual cost of the Insured item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[PRICE PROTECTION COVERAGE

Coverage

If You charge the full amount of a qualifying retail purchase to Your Account and you find a print advertisement for the same item (same model number and same model year) by the same manufacturer within 75 days of purchase, We will refund you the difference up to \$250 per item (up to a maximum of \$1000 per cardmember per 12 month period).

Subject to the exclusions below, a qualifying retail purchase means new consumer products, not intended for commercial use, purchased and paid for entirely with Your Account, whether for Your own use or given as a gift.

Product registration is not required for this Price Protection Coverage to apply.

Excluded Items

Price Protection Coverage does not cover the following items:

1. Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not the card member knew the item was used, antique, recycled, previously owned, rebuilt, or remanufactured;
2. Any item purchased over the internet whose primary purpose is not the sale of the item or related items;
3. Items for which the printed advertisement containing the lower price was published more than 75 days after the card member's purchase;
4. Items advertised or shown as price quotes or bids from a merchant;
5. Items purchased for resale, professional or commercial use;
6. Items advertised in or as a result of "limited quantity", "going out of business sales", "cash only" or "close out" advertisements, cost savings as a result of manufacturer's coupons or free items, or where the price includes bonus or free offers, special financing, installation or rebate, or one of a kind or limited offers;
7. Customized/personalized items;
8. Any services you may purchase (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
9. Boats or motorized vehicles (including but not limited to airplanes, automobiles and motorcycles.);
10. Labor on new parts eligible under this program;
11. Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and buildings and home improvements);
12. Jewelry, collectibles, art, antiques, special order or rare one-of-a-kind items;
13. Live plants or animals;
14. Stuffed or mounted animals, animal and fish trophies;
15. Perishable or consumable items;
16. Airline tickets (or transportation tickets of any kind), travelers checks, cash or its equivalent, negotiable instruments, bullion, stamps, or lottery tickets to events or for entertainment;
17. Products purchased and/or delivered from merchants outside the United States;
18. Products purchased by a person not resident of the United States.

Limitation on Protection

Claim payment on any claim will not include merchant's credit, discount and/or manufacturer's rebates, and shipping and handling fees. In no event will the Price Protection Coverage pay more than the actual amount charged for the item.

Price Protection Coverage does not apply if the store refunds the difference between the original and lower price.

Printed Advertisements

A printed advertisement is an advertisement appearing in a newspaper, magazine, store circular, or catalog which states the authorized dealer or store name, item (including model number) and sale price. In order to receive a refund of the price difference, the advertisement must have been published on or within 75 days after the original purchase date and must be for the same item (same model number, same model year).

Claims

Because this coverage applies as excess over other valid and collectible insurance, if You have any other insurance that covers the loss You must first submit a claim to Your own insurance company. Report a covered claim to us within 60 days by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, (Address) or call 1-800-xxx-xxxx. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

1. Your credit card receipt;
2. The itemized store receipt;
3. The printed advertisement for the same item by the same manufacturer at a lower price by a U.S. dealer; and
4. Completed Claim form.

Once the required documentation is submitted and your claim is verified, You will receive a refund of the difference, up to a maximum of \$250. In the event that certain required documents are not included, We will notify You and keep the file open for 60 days for the date Your claim is received or until all necessary documentation is provided, whichever occurs first.]

[COMMUNICATIONS EQUIPMENT COVERAGE

Coverage

Insurance coverage is provided, subject to all conditions and limitations in this Description of Coverage for Covered Equipment when the full Purchase Price is charged to the Account, for direct physical loss due to a covered cause of loss. A covered cause of loss is direct physical loss not recoverable under the manufacturer's warranty and not listed in the Exclusions section of this coverage part.

Coverage is provided up to the lesser of the Actual Cash Value of the damaged or destroyed property or the coverage limit applicable to this part, whichever is less.

This coverage is secondary to all other valid and collectible insurance and shall apply only when such other benefits are exhausted. Communications Equipment Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Coverage Limits

A limit of [\$250] [\$500] per claim applies, subject to a \$50 deductible per claim.

An aggregate limit of two (2) claims for [\$250] [\$500] each per Family Member for all Covered Equipment and Accessories in any 12 month period beginning on the date of the first covered loss.

Property Not Covered

1. Any communications property not defined as covered property and not paid for in full by the Cardmember's Account;
2. Contraband of any type and property used for illegal trade;
3. Batteries unless included in the replacement of a piece of Covered Equipment;
4. Property ordered but not yet received from a manufacturer, distributor, authorized dealer or retailer;
5. Customized software, personalized data, face plates and cases of any kind;
6. Antenna's designed for the exterior of a car or watercraft; or
7. Accessories except when loss of the Accessory is a part of a Covered Equipment loss.

Exclusions

We will not pay for loss caused directly or indirectly by or contributed to by any of the following.

1. War, whether declared or undeclared;
2. Nuclear reaction, radiation or radioactive contamination;
3. Confiscation by authorities including trade sanctions;
4. Loss caused by rodents, insects, vermin or other wild animals;

5. Any loss covered by the manufacturer's warranty wear and tear;
6. Loss caused by Computer Virus;
7. Error or omission in design, programming, construction or original defect in the covered property resulting in mechanical or electrical failure;
8. Faulty repair, service or maintenance unless fire or explosion ensue and then coverage is provided only for the damage caused by fire or explosion;
9. Loss of use, loss of market or any other indirect loss;
10. Cosmetic damage, however caused, that does not affect the operation of the Covered Equipment. Cosmetic damage includes but is not limited to scratching, marring of finish, and changes in color and texture;
11. Loss caused by Pollutants;
12. Loss caused by using the Covered Equipment in a manner for which it was not designed;
or
13. Intentionally parting with the Covered Equipment.

Claims

If a covered loss occurs, official notice must be provided to Us within 60 days, or as soon after that as is reasonably possible, and take all reasonable measures to protect, save, and/or recover the property. Written details of the loss along with the following documents to the IDS Property and Casualty Insurance Company, 3500 Packerland Drive, De Pere, WI 54115 or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form to complete and sign within fifteen 15 days.

Any claim settlement form from Your personal insurance company along with the claim form provided by Us, the following documents, and Your deductible must be returned to Us within 90 days of the covered occurrence or as soon thereafter as possible.

1. Your credit card receipt;
2. The itemized store receipt;
3. A police record, fire report or other report sufficient to determine eligibility; and
4. Any other documentation We deem necessary which may include the damaged item(s).

Upon receipt and acceptance of all necessary claim documentation by Us, claim payment will be made within 30 days.

Conditions

The following apply in addition to the General Provisions Section IV of this Description of Coverage Form.

If any person or organization for which we honor a claim has rights to recover damages from another entity, those rights are transferred to us.

Disagreement over Size of Loss: If there is a disagreement about the amount of the loss either You or we can make a written demand for an appraisal. After the demand, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

Definitions

As used in this coverage part, the following definitions apply:

Accessory (ies) means standard batteries, standard battery charges, carrying case, cigarette lighter adapter, earpiece or hands free car kit.

Actual Cash Value means the **Purchase Price** of the covered item adjusted for depreciation.

Computer Virus means any unauthorized intrusive code or programming that is entered by any means into Covered Equipment and interrupts or prohibits the operation of such equipment.

Covered Equipment means a wireless phone or wireless data card owned or leased by the card member or a Family Member which is actively registered with a wireless network. A covered telephone must have and assigned a telephone number and previous air time logged.

Family Member for the purposes of this coverage means the Covered Person and the Covered Person's spouse, domestic partner, Dependent, or parent or grandparent living in the same household.

Pollutants mean any solid, gaseous or thermal irritant or contaminant including smoke, vapor, soot or fumes (except from a hostile fire), acid, alkalis, radiation and waste.

Purchase Price means the actual cost of the covered item including sales tax but not including shipping as shown on the itemized store sales receipt.]

[EXTENDED WARRANTY COVERAGE

Coverage

Extended Warranty benefits provide covered items with double the period of warranty repair/replacement services up to maximum of 1 year from the date of purchase. This benefit provides the same protection for parts and labor costs as provided by the Original Manufacturer's Warranty. This benefit is available without product registration for new items, not excluded below, when the full Purchase Price is charged to the Account. Eligible items must be covered by an Original Manufacturer's Warranty or an Extended Manufacturer's Warranty of up to 12 months. If You do not have an Extended Warranty on an item, this benefit starts the first day the Original Manufacturer's Warranty ends.

The per covered item limit for this coverage is the lesser of the following:

1. Repair or replacement cost;
2. The Purchase Price; or
3. \$1,000.00 (subject to an annual maximum of \$10,000)

We reserve the right to choose replacement over repair or payment. If replacement is made, the replacement will be of like usefulness and function.

If the Original Manufacturer's Warranty or Extended Manufacturer's Warranty on an item exceeds 12 months from the date of purchase, this benefit does not apply to that item.

Limitations and Exclusions

The extended warranty benefit does not apply to the following items, their parts, and accessories, including towed accessories or trailers:

1. Aircraft;
2. Motorized vehicles with one or more wheels designed for on or off road use whether or not registered for use on public roads;
3. Snowmobiles or any other vehicle designed to run on crawlers or treads;
4. Items purchased used;
5. Any item purchased for resale or commercial use;
6. Floor models that do not come with warranties;
7. Antiques;
8. Plants, shrubs, trees, animals, pets, consumables, perishables;

9. Professional services;
10. Media with stored data or music, software or application programs;
11. Loss of use, loss of market or any other indirect loss;
12. Mechanical failure resulting in a product recall;
13. Loss caused by lack of maintenance or lack of service;
14. Loss caused by power surge or contamination by radioactive or hazardous substances, including mold; or
15. Bodily Injury, Property Damage, Consequential Damages, or Punitive or Exemplary Damages.

Claims

Report a covered loss or occurrence to Us immediately by providing the written details of the loss along with the following documents to IDS Property Casualty Insurance Company, (Address) or call [1-800-xxx-xxxx]. Upon receiving Your report of claim, We will furnish You with a claim form within fifteen 15 days.

The claim form provided by Us and the following documents must be returned to Us within 90 days of the covered occurrence or as soon thereafter as possible. Your failure to provide this information within 90 days may result in denial or your claim.

1. Your credit card receipt;
2. The itemized store receipt;
3. A copy of the Original Manufacturer's Warranty or, if applicable, the Manufacturer's Extended Warranty;
4. A police, fire or insurance claim report or other report sufficient to determine eligibility; and
5. Any other documentation we deem necessary which may include the damaged item(s).

Prior to proceeding with any repair or replacement, You must obtain our approval in order to ensure eligibility for this Warranty Benefit. Your failure to report a loss or occurrence within 90 days from the date of loss or damage may result in our denial of the related claim.

Termination of this Benefit

In addition to the reasons for termination in Section II Termination of Coverage the following will apply to this coverage part:

The date the original manufacturer ceases to carry on business.

Other Insurance

Extended Warranty Coverage is excess of all other applicable insurance, warranty or purchase protection available to the covered item and shall apply only when such other benefits are exhausted. Extended Warranty Coverage will pay the outstanding deductible, up to the amount of the loss subject to the limits for this coverage, if a deductible applies to the covered item under all other personal insurance.

Definitions

As used in this coverage part, the following definitions apply.

Purchase Price means the actual cost of the covered item including sales tax but not including shipping as shown on the itemized store sales receipt.

Like usefulness and function means an item of equivalent usefulness and value with no guarantee of same color, brand, material, size or model.]

SECTION IV GENERAL PROVISIONS

Excess Coverage

With the exception of the Travel Accident-Flight Only Insurance offered under this Description of Coverage, all other benefits are excess over any other insurance or indemnity available to the Covered Person from any other source.

Fraud and Material Misrepresentation

If any claim made under the Policy is determined to be false or fraudulent or if any false or fraudulent means or devices are used by You [or any other Covered Person(s), or Dependents, or by anyone acting on Your [or his/her] behalf, all benefits otherwise payable will be voided. Any claim submitted for an amount intentionally in excess of the true value of lost or damaged property or actual expenses incurred shall be deemed false or fraud within the meaning of this provision.

Legal Actions

No action at law or in equity shall be brought to recover on the Policy prior to the expiration of sixty day after written proof of loss has been furnished in accordance with the requirements of the Policy. No action shall be brought after the expiration of three years [five in Kansas and Florida; six in South Carolina and Arkansas] after the time written proof of loss is required to be furnished.

If a time limit of the Policy is less than allowed by the laws of the state where the Covered Person lives, the limit is extended to meet the minimum time allowed by such law.

Maximum Indemnity Per Covered Person

In no event will multiple Description of Coverages or multiple Accounts obligate Us to pay for more than one Loss sustained by any one Covered Person as the result of any one Accident or loss. In the event more than one Certificate of Insurance has been furnished, Our obligation shall be determined and limited to the provisions of the most recently issued Description of Coverage.

Multiple Descriptions of Coverage or Accounts

This Description of Coverage supersedes any Description of Coverage previously issued to You under the Policy. You may qualify under only one Description of Coverage for each Covered Trip or loss. If any Covered Person is insured under more than one Description of Coverage because of the existence of multiple Accounts, We will consider that person to be insured under the Description of Coverage that provides the greatest amount of coverage, provided it is the most recently issued for the respective accounts. The records maintained by the Policyholder shall determine the insurance provided under the Policy for any Covered Person.

Duplicate or multiple Accounts shall not obligate Us to pay more than one benefit limit under each applicable enrolled benefit selected per Occurrence covered. The maximum amount We will pay for any one benefit is that which provides the greatest amount of coverage, as shown in the Description of Coverage.

Settlement Method

Loss of life benefits will be paid in a lump sum.

Transfer of Rights and Duties Under The Policy

The Covered Person's rights and duties under the Policy may not be transferred or assigned without Our written consent except in the case of death of an individual Covered Person. If a Covered Person dies, his/her duties and rights will be transferred to his/her legal representative, but only while he/she is acting within the scope of duties as a legal representative.