

Diners Club® Corporate Travel Account Certificate of Insurance and Summary of Travel Assistance Services



Diners Club
INTERNATIONAL®

BMO



Financial Group

This Guide to benefits describes some of the valuable benefits and services, as well as the insurance terms and conditions made available to you by Diners Club. This Guide applies to travel and retail purchases made on or after October 24, 2011, and supersedes any previous Guide or program. To file a claim or for more information call 1 877 764-3576.

Worldwide Automatic Travel Accident Insurance

THE PLAN: All persons for whom tickets are purchased using a Diners Club Corporate Travel Account will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to the Diners Club Corporate Travel Account. If the entire cost of the passenger fare has been charged to the Diners Club Corporate Travel Account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination.

If the entire cost of the passenger fare has not been charged prior to arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to the Diners Club Corporate Travel Account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include Commutation which is defined as travel between the Insured Person's residence and regular place of employment.

IMPORTANT DEFINITIONS: Accident or Accidental means a sudden, unforeseen, and unexpected event happening by chance.

THE BENEFITS: The full Benefit Amount of \$500,000 is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount"

means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Diners Club Corporate Travel Account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to \$10,000,000 per accident provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to the Diners Club Corporate Travel Account. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

ELIGIBILITY: This travel insurance plan is provided to ticketed passengers automatically when the entire cost of the passenger fare(s) is charged to a Diners Club Corporate Travel Account while the insurance is effective.

It is not necessary for you to notify BMO Harris Bank N.A. successor to Harris N.A. and its successors and assigns ("Diners Club"), the administrator or the Company when tickets are purchased.

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

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by the Insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

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

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss

covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

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

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

CLAIM PAYMENT: For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: This insurance is effective 10/24/11, or on the date that you become a Diners Club Corporate Travel Account traveler, whichever is latest; and will cease on the date the Master Policy 6477-44-67 is terminated or on the date your organization's Diners Club Corporate Travel Account ceases to be in good standing, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents.

This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the **Policyholder:** Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please call **1-877-764.3576** or, from outside the U.S., call collect **904-636-3647** to request a claim form.

Plan Underwritten By
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615

Plan Agent
DFS&A Insurance Agency, Inc.
80 West Upper Ferry Road
Suite 5, PO Box 77358
Ewing, NJ 08628

Lost or Damaged Luggage Coverage

Diners Club Corporate Travel Account travelers can benefit from the security and safety offered through Lost or Damaged Luggage Coverage. If your checked or carry-on luggage is lost or damaged while traveling on a common carrier, you may be eligible for benefits under this coverage. Lost or Damaged Luggage Coverage is an insurance program.

Key terms:

- **You or Yours** means Diners Club Corporate Travel Account traveler.
- **Lost** means luggage (including personal property contained within) that is missing for ten (10) consecutive days and whose whereabouts are unknown to you or the common carrier.
- **Damage** means luggage (including personal property contained within) that can no longer perform the function it was intended to do in normal service due to broken parts, material or structural failures.
- **Carry-on luggage** means suitcases or other containers specifically designated for carrying personal property, which are carried on board a common carrier by you.
- **Checked luggage** means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a common carrier.
- **Common carrier** means any land, water, or air transportation operated under a license for the transportation of passengers for hire.

To get coverage:

- You must pay the entire cost of the common carrier ticket(s) with your organization's Diners Club Corporate Travel Account or pay the entire cost of the common carrier ticket(s) with points earned through your Diners Club Corporate Travel Account.

The kind of coverage you receive:

- Reimbursement for the actual cost of repairing or replacing your checked or carry-on luggage and personal property contained therein that is lost or damaged.
- Coverage begins when the luggage is checked in or carried on to the common carrier by you. This includes curbside check in with facility-designated personnel.

- Coverage ends each time you regain possession of the checked luggage from, or carry the luggage off of the common carrier or twenty-four (24) hours after you depart from the common carrier, whichever comes first.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the common carrier (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or common carrier benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

Coverage limitations:

- Coverage is limited to the actual cost, up to \$2,000 per incident of repairing or replacing your checked and/or carry-on luggage and any personal property contained within. There is a maximum of two (2) claims per twelve (12) month period.

Where you are covered:

- Coverage applies worldwide.

What is NOT covered:

- Loss or damage of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.
- Loss or damage resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- Loss resulting from contamination by radioactive or hazardous substances, including mold.
- Sporting equipment or musical instruments, unless checked in as luggage with the common carrier and for which a claim check has been issued.
- Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or hearing aids).
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, consumables, and perishables.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Property shipped prior to your trip departure.
- Defective material or workmanship, ordinary wear and tear or normal deterioration.
- Loss or damage where you have not complied with the common carrier claim reporting procedures.

- Loss or damage not reported within the time period required, as stipulated in the claim procedure.
- Loss or damage where the common carrier completely denies a claim for checked and/or carry-on luggage.
- Items excluded under the common carrier's coverage (except carry-on luggage).
- Loss or damage where the common carrier pays the claim in full or repairs the damage.

How to file a claim under common carrier Lost or Damaged Luggage Coverage:

- Call 1-877-764-3576 or, from outside the U.S., call collect 904-636-3647 to request a claim form. You must report the claim within thirty (30) days of the incident or the claim may not be honored.
- Report within twenty-four (24) hours any loss or damage to the common carrier.
- Submit the following documentation within ninety (90) days of the date of incident or the claim may not be honored:
 - Completed and signed claim form.
 - Diners Club Corporate Travel Account billing statement receipt showing purchase of common carrier tickets.
 - Diners Club Corporate Travel Account billing statement showing purchase of common carrier tickets.
 - Copy of initial claim report submitted to the common carrier.
 - Report from police, if applicable.
 - The result of any settlement by the common carrier.
 - Receipts showing that luggage or personal property has actually been repaired or replaced.
 - Any other documentation that may be reasonably requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section.

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Terms and Conditions For MasterAssist

This document details the MasterAssist™ services available to you as a member of the plan described as follows.

Eligibility: In order to be eligible for the services and benefits offered by MasterCard International through AXA Assistance USA, You must be a beneficiary as defined below. Membership to the program is non-transferable.

Duration of Coverage: As long as You are a traveler travelling on a ticket purchased with a Diners Club Corporate Travel Account, You will have access to the assistance services described herein.

Availability of Services: MasterAssist is available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate by AXA Assistance USA to guarantee service. The Beneficiary may contact

MasterAssist prior to embarking on a covered trip to confirm whether or not services are available at his/her destination(s).

Access: The services and benefits offered in the Diners Club program will be arranged by AXA Assistance USA.

For 24-hour emergency assistance call 1-877-764-3576 or, from outside the U.S., call collect 904-636-3647.

I. GENERAL DEFINITIONS

Beneficiary: An eligible traveler on a Diners Club Corporate Travel Account whose account has been issued by an institution located in the United States and with his/her permanent address of residence within the United States; such traveler's spouse; or, a dependent child under the age of nineteen (19) or under the age of twenty-five (25) in the case of a dependent full-time college student. In either case the family member resides permanently at the same address as the traveler and is traveling with the traveler.

Family Member: Any Beneficiary's common law spouse, and his or her children.

MasterAssist™: Service provided by AXA Assistance USA, Inc. on behalf of MasterCard International.

II. CONTENT OF THE ASSISTANCE SERVICES

The Beneficiary is entitled to obtain the following services (i) when 100 miles (160km) or more away from such Beneficiary's primary residence; or (ii) while traveling overseas outside the home country of origin:

1. TRAVEL MEDICAL EMERGENCY ASSISTANCE

Referrals to medical services: If you have a medical emergency while traveling, MasterAssist will refer you to qualified: physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.

For the convenience of the traveller, MasterAssist will make arrangements for a general practice physician to consult the Beneficiary's hotel or current location while traveling. Although MasterAssist service will make every effort, this service may not be available in all states and countries. If a physician can not be dispatched, other arrangements will be made by MasterAssist and options will be offered to the Beneficiary. It is expressly understood and agreed upon that all costs are the sole responsibility of the traveller.

Hospital admission: If you require hospitalization, MasterAssist can organize the hospital admission and, if requested, the guarantee of medical expenses. It is expressly understood and agreed upon that all costs are the sole responsibility of the traveler, and can be charged to a credit or charge card of the traveler.

Medical transportation/Medical evacuation

If the MasterAssist medical department determines that adequate medical facilities are not locally available in the event of an accident or illness, MasterAssist service will arrange for an emergency evacuation to the nearest facility capable of providing adequate care. The MasterAssist service team of physicians will be able to make travel recommendations including the mode of transport, whether or not an escort is needed (medical or non-medical), as well as ground transport requirements (for example, wheelchair assistance, ambulance at each end). It is expressly understood and agreed upon that all costs are the sole responsibility of the traveler.

Repatriation of remains

In the event of the Beneficiary's death, MasterAssist will arrange for the repatriation of remains to the place of burial in his/her country of residence. Transportation of remains will be subject to international laws and regulations. It is expressly understood and agreed upon that all costs are the sole responsibility of the traveler.

Prescription transfer/shipping

MasterAssist helps the Beneficiary replace lost or misplaced medication or other important items such as eyeglasses or contact lenses, by first endeavoring to find a local resource for replacement, or by locating and arranging prompt shipment of the item or its equivalent (subject to local law).

2. TRAVEL SERVICES MEDICAL PROTECTION

If you have a medical emergency away from home,

MasterAssist Medical Protection can help you get the best care. MasterAssist Medical Protection is an insurance program.

What is covered:

- A global referral network of local physicians, dentists, hospitals, and pharmacies.
- Emergency treatment by a physician or dentist, for covered medical, surgical, and dental conditions arising from illness or accidental injury incurred during your trip. Each covered individual can receive up to USD \$2,500 in coverage. (Because coverage is secondary, file with your own insurance company first, then we'll help cover the difference.) There is a deductible of USD \$50 per person, per trip.
- Coverage is limited to emergency medical services resulting from accidental injury or emergency illness, which, if not treated immediately, could be expected by a prudent layperson to place a patient's life, or the life of an unborn child, in jeopardy or seriously impair the patient's bodily functions. Emergency illness benefits are limited to a maximum of USD \$500 per day.
- If you're hospitalized while traveling alone, we'll make arrangements to obtain care. If needed, we'll pay for transportation to another medical facility or your home. If you're traveling with dependent children, we'll arrange, and pay, for their return home if your hospitalization is expected to last 8 days or more.

- When you're traveling alone and hospitalized outside the United States for more than 8 days, we'll make and pay for travel arrangements for a round-trip, economy-class ticket to bring a relative or close friend to you. If you need to recuperate in a hotel after hospitalization, we'll pay up to USD \$75 a day, up to 5 days, to help cover hotel expenses.
- If you die while traveling, we'll arrange for your remains to be sent home, pay for repatriation, and help make arrangements for your travel companions(s) to get home. We would do the same for you if your travel companion(s) should die.
- If one of your immediate relatives dies at home while you're traveling abroad, we'll pay for your return to the United States.
- Coverage is secondary to any existing health and dental coverage (such as worker's compensation, disability benefits law, or similar law) whether or not a claim is filed under such insurance.

Who is covered:

- You, your spouse, and unmarried dependent children under age 22, traveling with you.

Where you're covered:

- At locales 100 miles or more from your home*, except in Afghanistan, Iran, Iraq, Kampuchea, Laos, Libya, Myanmar, North Korea, Sri Lanka, Vietnam, and other countries we deem unsafe.

When you're covered:

- You're covered from the day you leave until midnight of the 60th day of your trip, or the day you return to your city of residence, whichever is sooner. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.

What is NOT covered:

- Services, supplies, or charges not prescribed by, or performed by, or upon the direction of a physician or dentist, not medically necessary, rendered by other than hospital providers, not legally obligated to pay in the absence of any coverage.
- Experimental/investigative services, or telephone consultations.
- Medical or dental expenses payable under any existing group health or accident insurance or for any expenses incurred after your return to your city of residence.
- War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts and military duty.
- Air travel, except as a passenger on a licensed aircraft operated by an airline or air charter company.
- Non-emergency services, supplies, or charges.
- Injury, illness, or loss due to normal pregnancy or childbirth, professional athletics or training, participation in any athletic events that require payment of any entry fee,

including training for such event(s); mountain climbing, motor competition, intentionally self-inflicting harm.

Additional information:

- All medical transportation must be approved by both the attending doctor and the Assistance Center staff. All other travel benefits must be approved in advance by the Center. All travel will be scheduled, economy class, if original ticket(s) cannot be used. MasterAssist must be given the return ticket(s), or must be reimbursed the value of unused ticket(s). Expenses without prior approval of the Center will not be reimbursed. The maximum amount paid for travel and repatriation costs, beside shipment of remains, is USD \$10,000 on any single covered trip.
- By making a request for assistance, or a claim for health or dental benefits, you assign to AXA Assistance the rights to receive benefits and/or reimbursement payable under other health or dental insurance for covered services performed or paid for by AXA Assistance.

How to file a claim:

1. Call 1-877-764-3576 or, from outside the U.S., call collect 904-636-3647 to obtain a claim form. Report the claim within 60 days of the completion of the care you receive, or we will not be able to honor your claim.
2. Complete and send the claim form with all documentation to the MasterCard Assistance Center.

Reminder: Please refer to the Final Legal Disclosure section.

*If a traveler's mailing address is in the State of New York, mileage requirement is not applicable.

3. LEGAL ASSISTANCE

The Beneficiary is entitled to obtain the following services:

Legal Referrals MasterAssist provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty and language resources. Whenever there is sufficient information to do so, we shall refer you to two or more legal professionals so that the Beneficiary may have the benefit of choosing. MasterAssist uses reasonable efforts to ensure that its referrals are to legal service providers who meet the reasonable professional standards of the country or city where the traveler is located. MasterAssist will also follow up with the Beneficiary in each case to ensure that the service rendered was satisfactory. Legal Assistance—Up to USD \$1,000.

If you are jailed (or threatened to be) following a road traffic accident, MasterAssist can appoint and advance the fees of a lawyer. It is expressly understood and agreed upon that all costs are the sole responsibility of the traveler, and can be charged to the traveler's credit card account, subject to authorization by the issuer of that credit card. Advance payment for bail bond—Up to USD \$5,000.

If you are jailed (or threatened to be) following a road traffic accident, MasterAssist shall advance the bail bond. It is

expressly understood and agreed upon that all costs are the sole responsibility of the traveler, and can be charged to the traveler's credit card account, subject to authorization by the issuer of that credit card.

4. TRAVEL PERSONAL ASSISTANCE

MasterAssist will make available to Beneficiary:

- Information for preparing a journey
- Information on visas, passports
- Information on inoculation requirements for foreign travel
- Information on customs and duty regulations,
- Information on foreign exchange rates and value-added taxes
- Referrals to Embassies or Consulates
- Referrals to Interpreters
- Dispatch of an Interpreter

In case of imprisonment, hospitalization or circumstances that demand the services of an interpreter, MasterAssist shall make the necessary arrangements to provide the Beneficiary with an interpreter. It is expressly understood and agreed upon that all costs are the sole responsibility of the traveler, and can be charged to the traveler's credit card account, subject to authorization by the issuer of that credit card.

5. TRAVEL-ORIENTED EMERGENCY ASSISTANCE

Cash advances Up to USD \$5,000

In the event of lost or stolen cash, Travelers Checks, credit and charge cards or in the event that there are no ATMs available at the Beneficiary's location, MasterAssist shall advance cash to the Beneficiary (to be charged to traveler's credit card account and subject to authorization by the issuer of that credit card).

Urgent message relay Transmission of urgent messages from the Beneficiary to relatives, business associates, friends residing in his/her country of residence and vice versa.

Luggage assistance

MasterAssist shall provide assistance in locating lost luggage and shall provide to the Beneficiary regular updates on the location status.

Lost document, ticket replacement, and return trip assistance

In case of loss or theft of travel tickets, passport, visa or other identity papers necessary to return home, MasterAssist will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.

In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged. It is expressly understood and agreed upon that all costs are the sole responsibility of the traveler, and can be charged to the traveler's credit card account, subject to authorization by the issuer of the credit card.

III. COST OF THE ASSISTANCE SERVICES PROVIDED

MasterAssist offers valuable emergency assistance services, however it is not insurance coverage.

Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of MasterAssist™ Travel Assistance Services (such as, medical or legal bills).

Most of the assistance services are offered to the traveler at no cost; however, according to circumstances and depending on the nature of the requested service, AXA Assistance may have to advance payment on behalf of the traveler subject to the traveler's approval. In this case, the advanced payment and associated delivery fees shall be reimbursed to AXA Assistance through the debit of the traveler's credit card account, subject to prior approval of the issuing bank. In the event approval for the charge is not granted by the issuing bank, the payment coverage/monetary advance will not be provided.

Final Legal Disclosure

General Provisions for Lost or Damaged Luggage: Except as specifically stated, this guide is not a policy or contract of insurance. Benefits are purchased by BMO Harris Bank N.A. successor to Harris N.A. and its successors and assigns ("Diners Club") and provided complementarily to you. (For example, legal referrals are free, but the lawyer's fee is your responsibility.) Lost or Damaged Luggage benefits are provided under a master policy of insurance issued by Virginia Surety Company, Inc. This guide is intended as a summary of benefits provided to you. All information about the benefits listed in this guide is governed by the conditions, limitations, and exclusions of the master policy. As the insurer of the Diners Club coverage(s) described herein, Virginia Surety Company, Inc. ("VSC") collects personal information about you from the following sources: Information VSC receives from you, from your request for insurance coverage or other forms you furnish to VSC, such as your name, address, telephone number, and Information about your transactions with VSC such as claims made and benefits paid. VSC may disclose all information VSC collects, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. VSC does not disclose any personal information about former insureds to anyone, except as required by law. VSC restricts access to personal information about you to those employees who need to know that information in order to provide coverage to you. VSC maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about VSC's procedures or the information contained within your file, please contact VSC by writing to:

Virginia Surety Company, Inc.
Attn: Compliance Department
175 W Jackson Blvd
Chicago, IL 60604

Effective date of benefits: For Diners Club Corporate Travel Account travelers, this guide replaces all prior disclosures, program descriptions, advertising, and/or brochures by any party. Diners Club and the insurer reserve the right to change the benefits and features of these programs at anytime.

Cancellation: Diners Club can cancel these benefits at any time or choose not to renew the insurance coverage for all Diners Club Corporate Travel Account travelers. If Diners Club does cancel these benefits, your organization will be notified at least 60 days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to Diners Club, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to organizations which have Diners Club Corporate Travel Accounts are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the Diners Club Corporate Travel Account traveler shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. These benefits do not apply if your organization's corporate Travel Account privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your organization's account is suspended or cancelled subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Misrepresentation and Fraud: Insurance benefits shall be void if the Diners Club Corporate Travel Account traveler has concealed or misrepresented any material facts concerning this coverage.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, lost or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or traveler whom receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the traveler.

Salvage: If an item is non-repairable, the claim administrator may request the cardmember or gift recipient to send the non-repairable item to the administrator for salvage at the cardmember's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Benefits listed in this guide are subject to the conditions, limitations, and exclusions described in each benefit section.

Receipt and/or possession of this guide do not guarantee coverage or coverage availability.

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