

SUMMARY OF

Automatic Travel Accident Insurance Coverage

Citi Commercial Cards
Government Services



For CITI® Travel Card and CITI® One Card
for U.S. Government Employees

*Please contact CITI Customer Service
Center at 1-800-790-7206 for information
regarding the maximum Benefit amount
that applies to your account*

The Program

As a CITI Travel Card or CITI One Card government account holder ("Insured"), you, your spouse, your dependent children,* and any authorized user** ("Insured Person(s)") whose fare has been purchased with a covered account, will be automatically insured against an accidental Injury that is the sole cause of 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, coupons or third-party frequent flyer mileage, has been charged to your CITI Travel Card or CITI One Card account. If the entire cost of the Common Carrier passenger fare is charged to your CITI Travel Card or CITI One Card account coverage is provided: 1) while at the station, terminal or airport immediately preceding departure of the Common Carrier; 2) while riding as a passenger in, entering or exiting any Common Carrier; 3) while at the station, terminal or airport of your destination immediately following arrival of the Common Carrier; and 4) while riding as a passenger in or on including getting in or out of any Public Conveyance. In

addition, if the entire cost of the fare has been charged to your account prior to your departure for the station, terminal or airport, coverage is also provided while riding as a passenger in, entering or exiting any Public Conveyance. "Public Conveyance" means any land only Common Carrier, including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge.

Coverage ends on the following:
1) when you alight from the Public conveyance after leaving from the station, terminal or airport immediately after arrival on the Common Carrier if you travel from the station, terminal, or airport on a Public Conveyance; or 2) when you leave from the station, terminal or airport immediately after arrival on the Common Carrier if you travel from the station, terminal or airport by means other than a Public Conveyance.

"Common Carrier" means any land, water, or scheduled air carrier conveyance operated under license for the transportation of passengers for hire for which a ticket is charged to your CITI Travel Card or CITI One Card account. Common

Carrier does not include any such conveyance that is hired or used for a sport or gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether such conveyance is licensed.

Eligibility

This travel insurance program is provided to CITI Travel Card or CITI One Card accountholders of Citibank, N.A. automatically when the entire cost of the Common Carrier passenger fare(s) is charged to a CITI Travel Card or CITI One Card while this insurance is effective. It is not necessary for you to notify Citibank, N.A., the Program Administrator, or the Insurance Company when tickets are purchased.

The Cost

This travel insurance program is provided at no additional cost to eligible CITI Travel Card or CITI One Card accountholders.

Beneficiary

The Loss of Life benefit will be paid to the beneficiary designated by the Insured Person. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured

Person's spouse, b) the Insured Person's children, c) the Insured Person's parents, d) the Insured Person's brothers and sisters, e) the Insured Person's estate. All other indemnities will be paid to the Insured Person. If you desire a specific beneficiary other than as designated above, notify the Program Administrator, at the address below. The beneficiary designation supersedes any previous notification you may have made.

The Benefits

The full Benefit Amount is payable for accidental Injury causing Loss of: life, two limbs, or speech and hearing in both ears. A limb is a hand, foot or sight in one eye. One half of the Benefit Amount is payable for accidental Loss of one limb or speech or hearing in both ears. One quarter of the Benefit Amount is payable for the accidental Loss of the thumb and index finger of the same hand, or hearing in one ear. "Injury" means bodily injury (a) that is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's coverage under this Policy is in force, and (b) that directly (independent of sickness, disease, mental infirmity, bodily

infirmity or any other cause) causes a covered loss. "Loss" means, with respect to a hand, complete severance through or above the wrist joint, with respect to thumb and index finger, complete severance through or above metacarpophalangeal knuckle joints of both digits on the same hand, with respect to a foot, complete severance through or above the ankle joint, with respect to sight in one eye, total and irrecoverable loss of the entire sight in that eye, with respect to hearing in an ear, total and irrecoverable loss of the entire ability to hear in that ear, with respect to speech, total and irrecoverable loss of the entire ability to speak. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the maximum amount applicable at the time the entire cost of the passenger fare is charged to a CITI Travel Card or CITI One Card account. If an Insured purchases a Common Carrier passenger fare for another accountholder, the Benefit Amount applicable to the accountholder will be the Benefit Amount applicable if he or she had purchased the Common Carrier passenger fare for himself/herself. The Loss must occur within one year of the

accident that caused the Injury. If the Insured Person has multiple Losses as the result of one accident, the Company will pay the single largest Benefit Amount applicable to the Losses incurred. 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 Person as the result of any one accident.

Furthermore, in no event shall the Benefit Amount exceed \$250,000 for an Insured Person as a result of any one accident.

Exclusions

The policy does not cover loss resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide; war or act of war, declared or not; injury sustained while riding on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; or Injury sustained while riding on any aircraft a) as a pilot, crew member or operator, or b) as a flight instructor or examiner.

Effective and Termination Date

Your insurance under this program is effective on the later

of 1) December 31, 2003; or 2) the date you become an eligible person. Your insurance under this program will cease on the earliest of: 1) the date the insurance policy is terminated; 2) the date your CITI Travel Card or CITI One Card account ceases to be in good standing; or 3) the date you cease to be eligible. Your spouse, dependent children and any authorized users' insurance under this program is effective on the later of: 1) the date your insurance begins; or 2) the date the person becomes eligible. Your spouse, dependent children and any authorized user's insurance ends on the earlier of: 1) the date your insurance under this program ceases; or 2) the date the person is no longer eligible.

Filing Claims for Benefits

To file a claim under this program, simply call the Program Administrator at **1-800-418-1515** or write to: Pro-Mark Professional Marketing & Insurance Services, Inc., Citibank Administrative Department - National Union Fire Insurance Company of Pittsburgh, PA. Policy SRG 9100257, 115 W California Blvd., 434 Pasadena, CA 91105. The Program Administrator will provide you with instructions and forms for filing proof of loss.

PLEASE READ THIS DESCRIPTION OF COVERAGE 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 TO EACH ELIGIBLE ACCOUNTHOLDER OF THE PRINCIPAL PROVISIONS OF THE INSURANCE. COMPLETE PROVISIONS PERTAINING TO THIS PROGRAM OF INSURANCE ARE CONTAINED IN POLICY NUMBER SRG 9100257 ISSUED AND UNDERWRITTEN BY NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA. (THE 'COMPANY'), WITH OFFICES IN NEW YORK, NY. IF A CONFLICT EXISTS BETWEEN A STATEMENT IN THIS DESCRIPTION OF COVERAGE AND ANY PROVISIONS OF THE POLICY, THE POLICY WILL GOVERN.

SHOULD YOU HAVE ANY QUESTIONS REGARDING THIS COMMON CARRIER TRAVEL ACCIDENT INSURANCE PROGRAM, CALL TOLL FREE 1-800-418-1515, MONDAY THROUGH FRIDAY, 9:00AM-5:00PM, EASTERN TIME.

* Dependent Child(ren) means children who are primarily dependent on the Insured for maintenance and support and who are under the age of 19 and reside with the Insured, beyond the age of 19 whom are permanently mentally or physically challenged and incapable of self support, or up to age 25 if classified as a full-time student at an institution of higher learning. The age restriction does not apply to a child who: 1) otherwise meets the definition of children; 2) is incapable of self-sustaining employment by reason of mental or physical incapacity.

** Authorized User means any non-cardholder traveling whose Common Carrier passenger fare is authorized and charged to the Citibank Travel Card or Citibank One Card account for U.S. Government Employees.

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