

U.S. Bank National Association Commercial Card: Hotel/Motel Burglary Insurance

IMPORTANT

Please read this Certificate of Insurance carefully, keep it in a safe place and carry it with You when You travel.

GENERAL INFORMATION

DEFINITIONS

All capitalized terms are defined in the “Terms Defined” section of this Certificate of Insurance.

MASTER POLICY

We certify that effective September 17, 2021, Master Policy 9908-8657, (the “Master Policy”) issued by Chubb Insurance Company of Canada to U.S. Bank National Association provides Hotel and Motel Burglary Insurance for You.

Some of the terms of the Master Policy are summarized in this Certificate of Insurance. This Certificate is subject in every respect to the Master Policy. In case of a discrepancy between this Certificate and the Master Policy, the Master Policy will prevail.

Coverage inquiries or claim services can be obtained by contacting Crawford & Company (Canada) Inc. at these numbers:

877-757-7971 (international toll free) or
416-649-6444 (local)

WHEN DOES COVERAGE BEGIN

Coverage begins at the actual time You check into Your hotel or motel room, provided that Your hotel or motel room was reserved with, or paid for with, the Commercial Card. An extended uninterrupted stay will be considered part of the trip.

WHEN DOES COVERAGE END

Coverage ends on the earliest of:

- A) the time You check out of your hotel or motel;
- B) Your return date;
- C) the return of Your belongings;
- D) the date on which the Commercial Card is cancelled;
- E) the date on which the balance of the Commercial Card is 60 days past due;
- F) the date on which the Master Policy terminates; or
- G) the date on which U.S. Bank National Association receives notice from the Cardholder to cancel the Commercial Card.

BENEFITS

We will reimburse You to a maximum of \$2,500 for the damage to or the loss of personal items resulting from the Burglary of Your hotel or motel room when You are a registered guest of the hotel or motel. If there is more than one individual making a claim, the maximum payable under this certificate is \$2,500 aggregate per any one Burglary occurrence.

We will pay the lesser of the following amounts:

- A) \$2,500 aggregate per Burglary occurrence;
- B) the actual replacement value of the property, at the time of loss or damage;
- C) the amount for which the property could be replaced with property of like kind and quality if an identical replacement cannot reasonably be obtained;
- D) the amount for which the property could be repaired to its condition prior to the damage.

All benefits payable to You under the Master Policy are in excess of the amounts payable to You by any other party for the loss. If You are eligible, from any other party, for benefits similar to the benefits provided under this insurance, the total benefits paid to You by all parties cannot exceed the actual expense which You have incurred. We will coordinate the payment of benefits with all parties from whom You are eligible for benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each party.

EXCLUSIONS

This insurance does not cover any loss arising from or related to:

- A) the loss of cash;
- B) war (declared or not), act of foreign enemies or rebellion;
- C) Your commission of a criminal act or Your direct or indirect attempt to commit a criminal act;
- D) Your failure to take reasonable precautions to safeguard Your possessions, (such as using a supplied room safe or the hotel safe), or secure Your hotel or motel room; or
- E) a Cyber Incident.

CONDITIONS

1. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (or other applicable legislation) in the Cardholder's province or territory of residence.
2. Amounts shown throughout this certificate are in the currency of the Commercial Card issued to the Cardholder. Payment and reimbursement are in Canadian dollars. If currency conversion is necessary, We will use the exchange rate on the date the last service was rendered to You. This insurance will not pay for any interest.

TERMS DEFINED

“Burglary” means the loss of or damage to Your personal property as a result of a felonious entry into the hotel or motel room for which there are visible signs of force made by tools, explosives, electricity or chemicals.

“Cardholder” means the person whose name is embossed on the U.S. Bank National Association Commercial Card, or an authorized traveler whose hotel or motel room is charged to a U.S. Bank National Association Commercial Account.

“Commercial Card” means the Corporate Card, U.S. Dollar Corporate Card or One Card issued by U.S. Bank National Association.

“Computer Programs” means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

“Cyber Incident” means any of the following acts:

- A) unauthorized access to or use of Your Digital Data;
- B) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data;
- C) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against an Your Digital Data; or
- D) restriction or inhibition of access to or directed against Your Digital Data.

“Dependent Child” means the Cardholder’s dependent unmarried child (natural, adopted or foster) who is under the Cardholder’s care, resides in the same household as the Cardholder, and travels with the Cardholder, and who is:

- A) under 21 years of age,
- B) under 26 years of age and a full-time university or college student; or
- C) mentally or physically handicapped and incapable of self-sustainment employment and totally reliant on the Cardholder for support.

“Digital Data” means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment.

“Spouse” means the person who is legally married to the Cardholder, or has been living in a conjugal relationship with the Cardholder for a continuous period of at least one year, and who resides in the same household as the Cardholder.

“You”, “Yourself” and “Your” refer to:

- A) the Cardholder;
- B) the Spouse; and
- C) all Dependent Children when the Dependent Children travel with the Cardholder, or the Spouse who resides in Canada for at least 6 months of the year.

“We”, “Us” and “Our” refers to Chubb Insurance Company of Canada.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. 48 hours after the occurrence or commencement of any loss covered by this Certificate of Insurance or as soon thereafter as is reasonably possible by telephone at 877-757-7971 (international toll free) or 416-649-6444 (local). Please submit your claim documents within 30 days of the date of loss, to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Fax - 905-602-0185
Email: visanac@crawlco.ca

877-757-7971 (international toll free)
416-649-6444 (local)

The following original documents must accompany Your claim:

- A) the Commercial Card charge slip for the hotel or motel room;
- B) proof the hotel or motel room was reserved, booked and paid for using the Commercial Card;
- C) a police report that confirms forced entry;
- D) the hotel or motel burglary report; and
- E) original receipts for repaired or replaced.

ACCESS TO DOCUMENTS

You, and any claimant under the insurance, may request a copy of the Master Policy, subject to certain access restrictions.

SANCTIONS

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibits the Company from providing insurance, including, but not limited to, the payment of claims.

COMPLAINTS PROCEDURES

If You have a complaint or inquiry about any aspect of this insurance coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday.

If for some reason You are not satisfied with the resolution to their complaint or inquiry, You may communicate Your complaint or inquiry in writing to Our complaints officer:

Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139 Commerce Court Postal Station
Toronto, ON M5L 1E2
Email: complaintscanada@chubb.com

If You are still not satisfied with the resolution to Your complaint or inquiry, You may communicate their complaint or inquiry to:

General Insurance OmbudService

1-877-225-0446

<https://www.giocanada.org/complaint-form/>

PROTECTING CARDHOLDER'S PRIVACY

At Chubb, We are committed to protecting our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by Us, Our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and coordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than Our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit Chubb.com/ca.