



## Common Carrier Baggage Insurance Coverage

Citi Commercial Cards  
Government Services Administration and Department of Defense

For CITI® Travel Card, One Card, and Central Travel Accounts “Citi Commercial Card”

# \$1,500

### The Program

**Eligibility & Coverage:** As an eligible Citi Travel Card, Citi One Card, or as an eligible Authorized Traveler of a Central Travel Account for U.S. government cardholder (collectively referred hereunder as Citi Commercial Card(s)), you and your dependents (“Insured Persons”) will be automatically insured for lost, stolen or damaged checked and/or carry-on baggage while checked with or carried on a Common Carrier, when the cost of the entire Common Carrier fare ticket is charged to your Citi Commercial Card, prior to checking such baggage or boarding such Common Carrier. Dependents are legal spouse or domestic partner and unmarried child(ren) including natural, step, foster or adopted children, under age 19 (25 if attending an accredited institution of higher learning on a full time basis) and primarily dependent on you for support and maintenance, traveling on a Common Carrier fare ticket purchased with your Citi Commercial Card.

Coverage begins on the earliest of the following: 1) For Checked Baggage, when the Insured Person checks their baggage with the Common Carrier, including curbside check-in; 2) For Carry-On Baggage, when the Insured Person boards the Common Carrier. Coverage ends on the latest of the following: 1) For Checked Baggage, when the Insured Person regains possession of the Checked Baggage from the Common Carrier; 2) For Carry-on Baggage, when the Insured Person alights from the Common Carrier.

“**Common Carrier**” means any land, water or air conveyance operated under a license for the transportation of passengers for hire. Common Carrier does not include any conveyance that is hired or used for a sport, gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether such conveyance is licensed. Determination of a valid Common Carrier occurs at time of claim. “**Baggage**” means the suitcases, carryalls or trunks and sports gear of an Insured Person.

“**Checked Baggage**” means suitcases or other containers specifically designed for carrying personal property, and the personal property contained therein, for which a claim check has been issued to the Insured Person by a Common Carrier.

“**Carry-On Baggage**” means suitcases or other containers specifically designed for carrying personal property, and the personal property contained therein, which are carried on board a Common Carrier by the Insured Person.

This coverage is not available to CITI® Purchase Card and CITI® Fleet Card cardholders.

**Benefits:** Coverage for reimbursement of lost, stolen or damaged Checked and/or Carry-On Baggage is up to the maximum benefit amount per occurrence per Insured Person. The Company will pay the least of the following: a) cash value (cost of replacement, less depreciation as determined by the Company); b) cost of repair; or c) cost of replacement. In case of loss to a pair or set, the Company may elect to: a) repair or replace any part, to restore the pair or set to its value before the loss; or b) pay the difference between the cash value of the property before and after the loss. This coverage is excess of any amount due solely from the Common Carrier. The Company will be liable only for the excess of the amount of the loss over the amount for which the Common Carrier is liable. Coverage is limited to the maximum benefit amount per occurrence, regardless of the number of articles involved. Coverage is not available in states where prohibited.

**The Cost:** This program is available to you at no extra charge as an eligible Citi Commercial Card cardholder.

**Exclusions:** Benefits will not be provided for any loss or damage to: 1. animals; 2. automobiles or automobile equipment; 3. boats, watercraft, and aircraft; 4. motor vehicles, motors; 5. motorcycles; 6. other conveyances or their appurtenances, (except bicycles while checked as Baggage with a Common Carrier); 7. household furniture or household effects; 8. prosthetic limbs/devices, false and artificial teeth, dentures, dental bridges, any type of eyeglasses, sunglasses or contact lenses; hearing aids; 9. keys, money, stamps, stocks, bonds, notes or securities accounts, securities, bills, currency, coins, deeds, negotiable instruments, postal or money orders, food stamps or other evidence of debt, credit/debit/charge cards and other travel documents except passports and visas; 10. tickets and documents, lost or stolen passports, visas, or



other valuable documents and valuable papers, except for administrative fees required to reissue Tickets, lost or stolen passports or visas or other documents and valuable papers; 11. bullion or other precious or semi-precious metals as well as stones or gems other than those contained in items of personal jewelry owned by the Insured Person; 12. sporting equipment if loss or damage results from the use thereof; 13. perishables and consumables; 14. portable personal computers, cell phones, electronic organizers and portable cd players, cameras, camera equipment and other electronic equipment/devices and software; 15. business items and samples; property used in trade, business or for the production of income; 16. contraband, illegal transportation or trade; 17. items seized by any government, government official or customs official; 18. property shipped as freight, or shipped prior to the departure or return date on the Common Carrier Fare Ticket; 19. trees, plants, shrubs, sod; 20. umbrellas, hats and coats except coats packed in Checked Baggage or Carry-on Baggage.

Benefits payable are deemed to exclude losses caused by:

1. any fraudulent, dishonest or criminal acts, committed by the Insured Person, alone or in collusion with others;
2. participation in a riot, insurrection, or civil disturbance;
3. forgery by the Insured Person;
4. confiscation, detention, destruction or expropriation by order of any government, public authority, customs, or other officials;
5. nuclear reaction or radioactive contamination;
6. wear and tear or gradual deterioration;
7. natural or latent defect or damage due to any process or repair;
8. defective materials or craftsmanship;
9. animals, rodents, insects or vermin;
10. inherent defect or damage;
11. seizure or destruction under quarantine or custom regulation;
12. theft or pilferage while left unattended in any vehicle, unless there are visible signs of forcible entry;
13. mysterious disappearance or unexplained shortage;
14. corrosion, rust, dampness of atmosphere, freezing or extremes of temperature;
15. use of Insured's Person's property for a military purpose;
16. usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
17. transporting contraband or illegal trade;
18. sporting equipment damaged while being used;
19. breakage of brittle or fragile articles, cameras, camera equipment and accessories, musical instruments, radios and similar property.

Benefits are not payable for Checked and/or Carry-on Baggage if the Common Carrier responsible for the loss completely denies the claim (unless the sole reason for denial is the specific exclusion of a particular item under the Common Carrier's applicable insurance contract) or if the Common Carrier responsible for the loss pays the claim in full or repairs the damage.

No coverage shall be provided and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the

following excluded risks: 1. the Insured Person's commission of or attempt to commit a crime; 2. Commercial Aircraft tickets charged to fraudulently issued or fraudulently used credit/debit cards as determined by the applicable bank, Corporate Cardholder or service provider; 3. declared or undeclared war, or any act of declared or undeclared war; 4. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is: a. riding as a passenger in any aircraft except a Common Carrier; or b. performing, learning to perform or instructing others to perform as a pilot or crew member or examiner of any aircraft.

**"Commercial Aircraft"** means a civil or public aircraft, licensed for the transportation of passengers for hire which has a current and valid airworthiness certificate and piloted by a person who has a current and valid medical certificate and pilot certificate with appropriate ratings for the aircraft.

#### How to File a Claim:

**Notice of Loss:** If the Insured Person's Checked and/or Carry-on Baggage ("covered property") is lost, stolen or damaged, the Insured Person must: a) notify The Company, National Union Fire Insurance Company of Pittsburgh, Pa., or toll free at 1-913-495-6520 between the hours of 7am - 7pm U.S. Central Time Monday through Friday within 45 days of the date of loss; b) take immediate steps to protect, save and/or recover the covered property; c) take reasonable steps to protect his or her covered property from further loss, theft or damage and make necessary and reasonable temporary repairs. The Company will reimburse the Insured Person for those expenses. The Company will not pay for further damage if the Insured Person fails to protect his or her covered property; d) give immediate notice to the Common Carrier or bailee who is or may be liable for the loss or damage; e) notify the Common Carrier, police or other authority in the case of loss, damage, or theft within 24 hours; f) for Checked Baggage, file a written report of the loss, theft or damage with the Common Carrier before leaving the airport, terminal or station; g) for Carry-On Baggage, file a written report of the loss, theft or damage with a local law enforcement agency; h) in the event of theft or unauthorized use of the Insured Person's credit cards, the Insured Person must notify the credit/debit/charge card(s) company(ies) immediately to reduce his or her loss; i) retain all written reports and receipts until the final claim determination has been made.

**Proof of Loss:** The Insured Person must furnish the Company with Proof of Loss. Proof of loss includes police or other local authority reports or documentation from the appropriate party responsible for the loss. It must be filed with the Company within 90 days from the date of loss. Failure to comply with these conditions shall not invalidate any claims under the Policy. Proof of Loss includes: a) police or other local



authority reports or documentation from the appropriate party responsible for the loss; b) documentation providing the amount of loss, date, time and cause of loss, a complete list of damaged/lost items, a copy of the account statement showing the Common Carrier Fare Ticket charged and a copy of the initial claim submitted to the Common Carrier; c) all items claimed over \$150 must be accompanied by an original receipt. If original receipts are not provided, benefits may be reduced; d) proof of submission of the loss to, and the results of any settlement or denial by, the Common Carrier; e) evidence that the personal property has actually been replaced; f) if no other valid and collectible insurance or indemnity is in effect, a notarized statement from the Insured Person to that effect; g) allowing the Company to examine the damaged property and/or send the damaged item to the Company in order to determine if a benefit is payable; h) cooperating with the Company in the investigation, settlement, or handling of any claims including submitting to questioning under oath when deemed necessary by the Company. All statements by the Insured Person will be signed by the Insured Person; i) authorizing the Company to obtain records or reports necessary to the Company's investigation sending sworn Proof of Loss as soon as possible after the date of loss.

**Subrogation:** To the extent the Company pays for a loss suffered by an Insured Person, the Company will take over the rights and remedies the Insured Person had relating to the loss. If the Company takes over an Insured Person's rights, the Insured Person must sign an appropriate subrogation form supplied by the Company.

As a condition to receiving the applicable benefits, the Insured Person agrees, except as may be limited or prohibited by applicable law, to reimburse the Company for any such benefits paid to or on behalf of the Insured Person, if such benefits are recovered, in any form, from any third party or coverage.

**Effective Date:** Your insurance under this program begins on the later of: 1) January 1, 2025; or the date you become an eligible person. Your insurance under this program ends on the earliest of: 1) the date the insurance policy is terminated; 2) the date your Citi Commercial Card ceases to be in good standing; or 3) the date you cease to be eligible.

**General Information:** 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 to each eligible cardholder of the principal provisions of the insurance. Complete provision pertaining to this program of insurance are contained in Policy Number SRG 9163270 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 in the Policy, the Policy will govern. For general information under this program, call toll-free 1-800-586-8458. If calling from outside the U.S., call collect at (804) 673-1164.