New York State Citibank Travel Cardholder Benefits

1) **Automatic Travel Accident Insurance**

Citibank’s Travel Card Program offers the State’s cardholders Automatic Travel Accident Insurance coverage. The coverage is provided to the cardholder, his/her spouse, his/her dependent children, and any authorized user whose passenger fare has been purchased with a covered account. These individuals 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 Citibank Travel Card.

If the entire cost of the passenger fare(s) has been charged to the account prior to one’s departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge), immediately:

- Preceding one’s departure directly to the airport, terminal, or station
- While at the airport, terminal, or station
- Following one’s arrival at the airport, terminal, or station of one’s destination

If the entire cost of the passenger fare(s) has not been charged prior to one’s arrival at the airport, terminal, or station, coverage begins at the time the entire cost of the passenger fare(s) is charged to the Travel Card.

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 is provided at no additional cost. Claims can be filed by calling (800) 418-1515. It should be noted that exclusions may apply and the cardholder should check the coverage prior to travel.

2) **$1,500 Common Carrier Baggage Insurance**

Citibank Travel Card Programs offer the State’s cardholders Common Carrier Baggage Insurance coverage valued at $1,500. The coverage is provided to the cardholder, his/her spouse, and his/her dependents for permanently lost, stolen or damaged baggage on a common carrier, when the entire common carrier fare is charged to the Travel Card.

Coverage for checked baggage and carried on items is up to the maximum benefit amount per occurrence per covered person. If an item is permanently lost, damaged, or stolen, it will be repaired or replaced at no additional charge, or the cardholder will be reimbursed up to the maximum benefit amount per occurrence for all eligible items at the issuer’s option.

This coverage is in excess or secondary to the common carrier’s liability. The Common Carrier Baggage Insurance will, after indemnity from the common carrier has been exhausted, be responsible only for the amount not covered by such other indemnity. Coverage is limited to the maximum benefit amount per occurrence, regardless of the number of articles involved.

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 is provided at no additional cost. To file a claim, the cardholder must notify the common carrier and complete their claim procedures. The cardholder should also notify the coverage’s program administrator at (800) 586-8458. This number can also provide general information. It should be noted that exclusions may apply and the cardholder should check the coverage prior to travel.
3) Auto Rental Collision Damage Waiver

Receive 24-hour auto insurance coverage—at no additional cost—for damage due to collision or theft. Simply complete the rental transaction with your covered Visa card and decline the collision damage waiver (CDW) coverage offered by the rental company to activate the coverage. You will be reimbursed for the repair or replacement of covered losses to your rental vehicle when certain terms and conditions are met.

Enjoy quick, easy, and accurate filing plus a quicker claim settlement when you file your claims online at the Visa Auto Rental Claim Center. See eligibility requirements below.

What is this benefit?

Visa Business Auto Rental Collision Damage Waiver Program ("Auto Rental CDW Program") provides—at no additional charge—coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles (Pickup Trucks are excluded) when certain terms and conditions are met. Here are answers to some commonly asked questions about the program.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa Business card. Only you and any additional drivers permitted by the car rental agreement are covered.

What is covered?

Visa Business Auto Rental CDW Program reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility and while it is being used for business purposes. Only covered vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.

This program is primary and provides coverage up to the actual cash value of the vehicle as it was originally manufactured. However, if the rental is for personal reasons, this coverage is secondary to any valid and collectible insurance from any other source.

Most private passenger automobiles, minivans, and sport utility vehicles are covered, but some restrictions may apply. **Pickup Trucks and Passenger Vans with a capacity of greater than eight (8) people are not covered.** Please contact the Program Administrator to inquire about a specific vehicle.

Covered losses are:

- Physical damage and theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the rental agency through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

What is **not** covered?

- Any obligation you assume under any agreement.
- Any violation of the car rental agreement or this program.
- Injury of anyone or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the car rental company.
- Expenses reimbursed under your business or personal auto insurance policy.
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
• Loss due to off-road operation of the rental vehicle.
• Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
• Confiscation by authorities.
• Vehicules that do not meet the definitions of covered vehicles, (e.g. Pickup Trucks).
• Rental periods that either exceed or are intended to exceed thirty-one (31) consecutive days.
• Leases and mini leases.
• Loss or damage as a result of the cardholder’s lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
• Losses reported more than forty-five (45) days from the date of loss.
• Losses for which a claim form has not been received within ninety (90) days from the date of loss.
• Losses for which all required documentation has not been received within 365 days from the date of loss.

How do I activate this coverage?
For coverage to be in effect, you must:
• Initiate and complete the entire rental transaction with your NYS Citibank Visa Travel card, and
• Decline the car rental company’s collision damage waiver (CDW/LDW) option, or similar provision, if offered by the car rental company.

Helpful hints:
• Check the vehicle for prior damage before leaving the rental lot.
• Review the car rental agreement carefully to make sure you are declining CDW/LDW, and also, to familiarize yourself with the terms and conditions of the car rental agreement.

What if the car rental company insists that I purchase the car rental company’s car insurance or collision damage waiver?
Call the Program Administrator at 1-800-VISA-911 for help. If you are outside the United States, call collect at 0-410-581-9994.

When and where am I covered?
This coverage is available on a 24-hour basis in the United States and most foreign countries.
Coverage is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the car rental company. Coverage terminates when the car rental company re-assumes control of the rental vehicle.

What type of coverage is this?
Visa Business Auto Rental CDW Program is primary coverage. In other words, when your rental is primarily for business purposes, you do not have to claim payment from any source of insurance before receiving coverage under the program.

What types of rental vehicles are not covered?
Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; pickup and other trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.
Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
Coverage is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.
If you have any questions regarding a specific vehicle, call the Program Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Program Administrator at 1-800-VISA-911 to report the loss. If you are outside the United States, call collect at 0-410-581-9994. The Program Administrator will answer any questions you or the car rental agency may have and will then send you a claim form.

All claims must be reported immediately following the loss, but in no event later than forty-five (45) days following the date of the loss. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

What do I need from the car rental company in order to file a Visa Business Auto Rental CDW Program claim?
At the time of the accident, or when you return the rental vehicle, immediately ask your car rental company for: A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.

- A copy of their Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?
You, the cardholder, are responsible for reporting your claim to the Program Administrator within forty-five (45) days of the date of loss, or your claim will be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

Complete and sign the claim form you receive from your call to the Program Administrator, then mail the following documentation to the Program Administrator:

- The completed and signed Visa Business Auto Rental Collision Damage Waiver Program Claim Form. Your completed claim form must be postmarked within ninety (90) days of the loss, even if all other required documentation is not yet available, or your claim will be denied.
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your NYS Citibank Visa Travel card.
- A written confirmation from your employer that the rental was primarily for business purposes.

Enclose all the documents you received from the car rental company:

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Program Administrator to substantiate the claim.
For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa Business cardholders. To submit your claim and learn more about the Visa Business Auto Rental CDW Program go to the Visa Business Auto Rental CDW Program Claim Center at Visa Auto Rental Claim Center.

If you experience difficulty in obtaining all the required documents within ninety (90) days of the date of loss, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within 365 days of the date of loss.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Business Auto Rental CDW Program Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Program Administrator has paid your claim of loss, all your rights and remedies against any party in respect of this loss will be transferred to the Program Administrator to the extent of the cost of the Program Administrator's payment to you. The Program Administrator shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Program Administrator all assistance as the Program Administrator may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Program Administrator to bring suit in your name.

Program Provisions for Auto Rental CDW Program: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be applied unreasonably to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Program Administrator within twelve (12) months of the date of damage or theft.

The Visa Business Auto Rental CDW Program is a service provided to eligible Visa Business cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined, and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between the description of coverage in this Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The program described in this Guide will not apply to Visa Business cardholders whose accounts have been suspended or canceled. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written proof of loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against us unless all the terms in this Program Guide and policy have been complied with fully.

The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa Business cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Auto Rental CDW Program coverage will still apply to vehicle rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

4) Travel & Emergency Assistance Services

Who is eligible for Travel & Emergency Assistance?

You, your immediate family members, and your business associates may all take advantage of these special emergency services.

How do I get these services?
They're as close as the nearest phone. You simply call the Program Administrator at 1-800-VISA-911 any hour of the day or night. If you are outside the United States, call collect at 0-410-581-9994.

Is there a charge for these services?

No. Visa Travel & Emergency Assistance is available to eligible Visa cardholders at no additional charge. Please note: Visa Travel & Emergency Assistance provides assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and what do they provide?

Visa Travel & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with program guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.**

- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Program Administrator can give you names of English-speaking local doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. **NOTE: All costs are your responsibility.**

- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Program Administrator can coordinate bail payment through a transfer of funds from your Visa or personal account. The Program Administrator can also follow up to make sure bail has been properly handled. **NOTE: All costs are your responsibility.**

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your business associates home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements to repatriate the remains. **NOTE: All costs are your responsibility.**

- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **NOTE: All costs are your responsibility.**

- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Program Administrator can also arrange a cash advance with your Visa issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**

- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **NOTE: All costs are your responsibility.**

- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at your business or elsewhere. **NOTE: All costs are your responsibility.**

- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

- **Guaranteed Reservation Service** will ensure the hotel reservation made by a State’s cardholder with their Citibank Visa Travel Card will be held for the cardholder even when he/she arrives later than expected.