

Worldwide Automatic Travel Accident Insurance

Provided to Specially Selected Cardmembers at no extra cost by U.S. Bank National Association ND

Coverage Amounts

Classic- \$250,000

Gold- \$250,000

Signature- \$1,000,000

The Plan

As an eligible Cardmember of U.S. Bank National Association ND, you, your spouse and your dependent child(ren)* 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 your credit card issued by U.S. Bank National Association ND. If the entire cost of the passenger fare has been charged to your credit card issued by U.S. Bank National Association ND prior to 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, 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 your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your credit card issued by U.S. Bank National Association ND. 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.

* Dependent Child(ren) means unmarried children who are primarily dependent upon the insured for maintenance and support and who are under the age of 19 and reside with the insured, beyond the age of 19 who are permanently mentally or physically challenged and incapable of self support, or up to the age of 25 if classified as a full-time student at an institute of higher learning.

Eligibility

This travel insurance plan is provided to Cardmembers by U.S. Bank National Association ND, automatically when the entire cost of the passenger fare(s) are charged to your credit card issued by U.S. Bank National Association ND while the insurance is effective. It is not necessary for you to notify U.S. Bank National Association ND, the administrator or the Insurance Company when tickets are purchased.

The Cost

This travel insurance plan is provided at no additional cost to eligible Cardmembers by U.S. Bank National Association ND. U.S. Bank National Association ND pays the accountholders premium.

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.

The Benefits

The full Benefit Amount 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 throughout 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(s) is charged to your credit card issued by U.S. Bank National Association ND. 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 Insurance Company in excess of the stated Benefit Amount 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 credit card 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 two times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

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. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting 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.

Effective Date

This insurance is effective November 1, 2001 and will cease on the date the Master Policy Number 6477-08-43 is terminated or on the date your credit card issued by U.S. Bank National Association ND ceases to be in good standing, which ever occurs first.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator.

**Plan Administrator
Insurance Consultants, Inc.
13215 Birch Drive, Suite 100
Omaha, NE 68164-5431**

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: U.S. Bank National Association ND. 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.

The benefit amount payable varies according to the credit card you charged your fare(s) to. Your coverage amount depends on card held with U.S. Bank National Association ND. For exact coverage amount please consult your Benefits and Services Guide or Cardmember Services.

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