



WORLDWIDE AUTOMATIC TRAVEL ACCIDENT INSURANCE

Coverage Level: \$1,000,000

Description of Coverage

This is your Description of Coverage – 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 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: JPMorganChase (“JPMC”). 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. This Description of Coverage supersedes any Description of Coverage you may have received earlier.

The Plan

As a JPMC Commercial Card cardholder whose name is singly embossed on an eligible JPMC Commercial Card, you, your spouse and unmarried Dependent Children 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 JPMC Commercial Card account. If the entire cost of the passenger fare has been charged to your JPMC Commercial Card prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train, or limousine, but not including courtesy transportation 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 JPMC Commercial Card account. All persons (Central Travel Account users) for whom the entire common carrier ticket cost has been charged to an eligible JPMC Central Travel Account are also covered and are automatically insured. 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 Children means those children, including adopted children, who are primarily dependent upon the insured person for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the insured person: 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self support: or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning.

Eligibility

This travel insurance plan is provided to eligible JPMC Commercial Card or Central Travel Accounts automatically when the entire cost of the passenger fare(s) is charged to your eligible JPMC Commercial Card or Central Travel Account while the insurance is effective. It is not necessary for you to notify JPMC, the administrator or the Insurance Company when tickets are purchased.

The Cost

This travel insurance plan is provided at no additional cost to eligible JPMC Commercial Card or Central Travel Accounts.

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 a least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Insurance 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 is charged your eligible JPMC Commercial Card or Central Travel account. The loss must occur within one year of the accident.

The Insurance 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 Amounts for any one loss sustained by any individual insured as the result of any one accident. The maximum limit of insurance is equal to one times the Benefit Amount for loss of life.

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; 4) travel between the Insured Person's residence and regular place of employment. 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 when you become an insured person on the master Policy, and will cease on the date the master Policy 9906-11-39 is terminated; or on the date your eligible JPMC Commercial Card or Central Travel Account ceases to be in good standing; or when you no longer meet the definition of Insured Person, which ever occurs first.

This insurance is 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

Questions and Claims

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

CBSI Enhancement Services
550 Mamaroneck Ave.
Harrison, NY 10528