The Direct Marketing Group, Inc.
9931 South 136th Street
Suite 100
Omaha, NE 68138
844-312-2802
THE BENEFITS: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof which results as the result of an accident. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. “Loss” means, with respect to a hand, complete severance through 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 at the time the entire cost of the passenger fare is charged to an eligible Card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one Insured Person insured under the same Account suffers a loss in the same accident, Federal Insurance Company (the Company) will not pay more than three (3) times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed three times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionately among the Insured Persons, based on each applicable benefit amount.

ADDITIONAL BENEFITS:

1. Baggage Delay
   - We will reimburse the Insured Person up to the Daily Benefit Amount of $100 per day, in the event of a Baggage Delay. Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. Our payment is limited to expenses incurred for reservations, transportation charges, or meals which are actually incurred by the Insured Person while on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence. The Baggage Delay Daily Benefit Amount will be payable up to three (3) days.

2. Essential items not covered by Baggage Delay include, but are not limited to:
   - 1. contact lenses, eyeglasses or hearing aids;
   - 2. artificial teeth, dental bridges or prosthetic devices;
   - 3. tickets, documents, money, securities, checks, travelers checks and valuable papers;
   - 4. business suits, dresses;
   - 5. jewelry and watches; or
   - 6. cameras, video recorders and other electronic equipment.

   The Baggage Delay Benefit Amount is excess over any other insurance (including homeowner's) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

3. Financial Services Common Carrier Trip Cancellation/Trip Interruption
   - In the event of the Insured Person's Common Carrier Trip Cancellation or Trip Interruption, We will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of $2,000. In no event will We pay more than one of:
     - (i) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or
     - (ii) the Trip Cancellation/Interruption Benefit Amount.

   The Insured Person will relinquish to us all unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from death, Accidental Injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or default of the Common Carrier resulting from Financial Insolvency. The death, Accidental Injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Common Carrier Covered Trip. This benefit does not apply to loss caused by or resulting from: 1) a Pre-Existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertifed scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician); or alcohol; or 5) the Insured or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

   With respect to Financial Services Common Carrier Trip Cancellation/Trip Interruption, the Disease or Illness Exclusion does not apply.

4. Financial Insolvency
   - Financial Insolvency means the inability of an entity to provide travel services because of either an application for bankruptcy or as a result of a denial of credit or the inability to meet financial obligations. Pre-Existing Condition means illness, disease or Accidental Injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion. Coverage extends for treatment recommended or received within the sixty (60) day period immediately prior to the date of loss or loss resulting from financial insolvency of a Common Carrier. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. Traveling Companion means an individual who has made arrangements with you to travel together for all or part of the covered trip. Trip Cancellation means the cancellation of the Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip or on a travel date before the Buck Stop date. The Common Carrier Covered Trip Interruption means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip.

5. Loss of Hand
   - Loss of Hand means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 5 fingers and the thumb on the same hand. Loss of Hearing means permanent, irrecoverable and total deafness, as determined by a duly licensed medical practitioner, of one ear. Deafness cannot be corrected by any aid or device. Loss of Property means Baggage Delay, Trip cancellation or Trip Interruption, & Trip Delay. Loss of Sight means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. Loss of Speech means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. Loss of Vision means permanent, irrecoverable, and total loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician. Loss of Vision means permanent, irrecoverable, and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. Loss of Vision means permanent, irrecoverable, and total loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician.