If a claim is contested by us, we will notify you or your beneficiary the reasons for contesting the claim within 45 days of receipt of complete Proof of Loss. If we request additional information from you or your beneficiary, upon receipt of requested information we will pay or deny the claim within 60 days. All overdue claim payments will bear simple interest at the rate of 10% per year.

**EFFECTIVE DATE:** Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which the Company pays out 100% of the principal sum.

**FOR CUSTOMER SERVICE INQUIRIES PLEASE CALL THE NUMBER ON THE BACK OF YOUR CARD.**

For claims related matters ONLY, please contact the Claims Administrator:

**Broadspire, a Crawford Company**

PO Box 459084

Sunrise, FL 33345

Phone#: 844-245-2503

Fax#: 855-830-3728

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Complete policy provisions are contained in the Master Policy 9907-84-82, which is on file with the Policyholder. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE: CB) Insurance companies and not by the parent company itself.

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**DESCRIPTION OF COVERAGE**

**Firstmark Credit Union**

Master Disclosure For All Travel Insurance Provisions

**Worldwide Automatic Travel Accident & Baggage Delay Insurance**

**THE PLAN:** As an eligible Cardholder of Firstmark Credit Union, you, your spouse or Domestic Partner and your Dependent Children will be automatically insured up to the benefit amount associated with your card against accidental loss of life, limb, sight, speech or hearing occurring on a Common Carrier Covered Trip while 1) riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which the Insured Person has purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3) at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person’s arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person’s Account.

<table>
<thead>
<tr>
<th>Eligible Cards</th>
<th>Benefit Amount</th>
</tr>
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<tbody>
<tr>
<td>Visa Platinum</td>
<td>$1,000,000</td>
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**ELIGIBILITY:** This insurance plan is provided to eligible Cardholders of Firstmark Credit Union, automatically when the entire cost of the passenger fare(s) are charged to an eligible Card account while the insurance is effective. It is not necessary for you to notify your financial institution, the administrator or the Company when tickets are purchased.

**THE COST:** This insurance plan is provided at no additional cost to eligible cardholders. Your financial institution pays the full cost of the insurance.

**BENEFICIARY:** The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the
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 that occurs 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 (Carry-on losses) 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 proportionally among the Insured Persons, based on each applicable benefit amount.

ADDITIONAL BENEFITS:

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 when the Insured Person arrives at the destination on the Insured Person’s ticket. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person. The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners’ or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

DEFINITIONS: Accident or Accidental means a sudden, unforeseen and unexpected event happening by chance. Accidental Bodily Injury means bodily injury which is accidental, the direct cause of a loss, is independent of disease, illness or other cause and occurs while you are insured under this policy, which is in force. Account means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. Accountholder means any individual who is named on an open and active account with the Policyholder. Cardholder means an individual who is named on the account card issued by the policyholder. Common Carrier means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. Common Carrier Covered Trip means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder. Credit Card means a payment medium that takes the form of a credit card, charge plate, charge card, or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. Debit Card means a payment medium that takes the form of a card, plate or other identification card or device issued to you. You may use the debit card to purchase, hire, rent or lease property or services. Dependent Child means the primary insured person’s unmarried child, dependent on the primary insured person for maintenance and support, under the age of 25, or classified as an incapacitated dependent child. Domestic Partner means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months; is not legally married or separated and has with the primary insured person for at least 2 of the following financial arrangements: a joint mortgage or lease agreement; joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else. Immediate Family Member means the insured person’s spouse or domestic partner; children including adopted children or step-children; legal guardians or designated sub limits partners of persons in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. Injury means bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force. Loss means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident. Loss of Foot means the complete severance of a foot through or above the ankle joint. Loss of Hand means the 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 3 fingers and the thumb on the same hand. Loss of Hearing means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each of the thumb and index finger of the same hand. Loss of Life 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 Thumb and Index Finger means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician. Loss of Vision means permanent loss of vision. The loss amount at the time the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. Policyholder means FSCU Services. Proof of Loss means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. Specialized Aviation Activity means use of a properly certified aircraft for flight on a rocket propelled or rocket launched aircraft. Specialized Aviation Activity shall include any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted. Spouse means the individual who is married or is in a civil union with, is living with, is the common-law partner of, or is the registered domestic partner of the primary insured person. Status as a joint lessee on a motor vehicle lease or the policyholder. Accident or Accidental Bodily Injury, Loss, Covered Loss or Loss of Property. Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property; or 2) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property. Except for any Accident, Bodily Injury, Loss, Covered Loss or Loss of Property. Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused directly or indirectly by or resulting from, directly or indirectly, the Insured Person 1) entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to