



# BMO® and Diners Club® Corporate Card Programs

## Travel & Entertainment Insurance Benefits – U.S.



### Insurance Benefits at a Glance

Business travel is worry free with comprehensive insurance benefits available to members of our Travel & Entertainment (T&E) card program. For full details of your insurance coverage, please refer to your T&E insurance certificate.



### Travel Insurance Benefits

<b>Common Carrier Accidental Death and Dismemberment<sup>1</sup></b>	You will be automatically insured up to \$500,000 against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier. <sup>4</sup>
<b>24-Hour Extension</b> <i>(Included under Common Carrier Accidental Death and Dismemberment Benefits)<sup>1</sup></i>	You will be automatically insured up to \$300,000 against accidental loss of life, limb, sight, speech or hearing during business travel for which common carrier costs are charged to the insured person's account <sup>5</sup>
<b>Baggage Delay<sup>2</sup></b>	If your baggage is delayed by a common carrier for more than six hours, you are eligible for reimbursement of the cost to replace, on an emergency basis, any personal articles or business effects contained in your checked baggage. Coverage is limited to the actual cost, up to \$500 per claim.
<b>Lost or Damaged Luggage<sup>2</sup></b>	If your checked and/or carry-on luggage is lost or damaged by a common carrier, you are eligible for reimbursement of the cost to repair or replace your luggage and the personal property contained therein. Coverage is limited to the actual cost, up to \$1,250 per claim.
<b>Hotel/Motel Burglary<sup>2</sup></b>	If your hotel or motel room is burgled, you are eligible for reimbursement for the cost of replacing or repairing your item(s) that has been stolen or damaged. Coverage is limited to the actual cost up to \$1,000 per claim to replace or repair your personal property that has been stolen or damaged as a result of a burglary.

### Vehicle Rental Insurances Benefits


<b>MasterRental Coverage<sup>2</sup></b>	<p>When you rent a vehicle with your covered card:</p> <ul style="list-style-type: none"> <li>• you are insured against physical damage to and theft of the rental vehicle when the rental period does not exceed 45 consecutive days. The rented vehicle must have a manufacturer's suggested retail price that does not exceed \$100,000</li> <li>• you are also eligible for coverage for theft or damage to personal effects while in transit in the rental vehicle or in any building en route during a trip using the rental vehicle</li> </ul>
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## Assistance Services

<b>Travel Services Medical Protection<sup>2</sup></b>	<p>If you have a medical emergency away from home or overseas, we can help you obtain required care through a global referral network of local physicians, dentists, hospitals and pharmacies.</p> <p>You may be eligible for emergency medical coverage:</p> <ul style="list-style-type: none"> <li>• up to \$2,500 in coverage</li> <li>• unexpected return home benefits up to \$10,000 per trip</li> </ul>
<b>Assistance Services<sup>3</sup></b>	<p>You can obtain the following services when traveling overseas or away from home:</p> <ul style="list-style-type: none"> <li>• referrals to medical services, hospital admission, medical transportation/medical evacuation, repatriation of remains</li> <li>• prescription transfer/shipping</li> <li>• legal assistance and legal referrals</li> <li>• information on preparing a journey, visas, passports, inoculation requirements for foreign travel</li> <li>• information on customs and duty regulations</li> <li>• information on foreign exchange rates and value added taxes</li> <li>• referrals to embassies or consulates</li> <li>• referrals to interpreters, dispatch of an interpreter, cash advances, urgent message relay</li> <li>• lost luggage assistance and lost document, ticket replacement, and return trip assistance</li> </ul>
<h2>Added Extras</h2>	
<b>Extended Warranty<sup>2</sup></b>	<p>Extended warranty doubles the original manufacturer warranty up to a maximum of 12 months on most items you purchase with a covered card. The maximum benefit for repair or replacement shall not exceed the lesser of the actual amount charged to a covered card or \$10,000.</p>
<b>Purchase Assurance<sup>2</sup></b>	<p>If an item you've bought with a covered card is damaged or stolen within 90 days of purchase, you may be eligible for reimbursement of the actual cost of the item up to a maximum of \$10,000 per loss and a total of \$50,000 per account per 12 month period.</p>

To file a claim or for more information on your insurance benefits, call MasterCard® Assistance Center, open 24 hours a day at:

 Toll-free: 1-800 MasterCard (1-800-627-8372) (in U.S. and Canada)  
Collect: 1-636-722-7111 (outside the U.S.)  
1-800-633-4466 (en Español)

Diners Club cardmembers wishing to file a claim on the common carrier or 24-hour extension insurance benefits, call:

 Toll-free: 1-877-764-3576  
Collect: 1-904-636-3647 (outside the U.S.)



<sup>1</sup>Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions Apply. Chubb, Box 1615, Warren, N.J. 07061-1615. <sup>2</sup>Underwritten by New Hampshire Insurance Company, an AIG company. Insurance coverage is subject to the terms and conditions of the certificates of insurance. Certain limitations, exclusions and restrictions apply. Please read your certificates of insurance carefully. <sup>3</sup>Provided by AXA Assistance. Assistance services are subject to the terms and conditions of the certificate of insurance. Certain limitations, exclusions and restrictions apply. Please read your certificate of insurance carefully. <sup>4</sup>Common Carriers include any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire. <sup>5</sup>Twenty-four (24) hour coverage for business travel is activated when travel begins on the departure date printed on the Common Carrier ticket and ends on the return date printed on the Common Carrier ticket. ®Diners Club, Diners Club International with the Split Circle Device are registered trade-marks of Diners Club International Ltd.; Bank of Montreal is a licensed user. ®MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. Used under license.

