



# U.S. Bank Canada Lost Luggage Insurance

## Overview

U.S. Bank Canada Lost Luggage Insurance is available to all U.S. Bank Canada commercial cardholders or authorized travellers that book the entire cost of their common carrier travel using the U.S. Bank Corporate Card, U.S. Bank Canada One Card or U.S. Bank Canada Central Travel System (CTS).

## How it works: coverage

Lost Luggage Insurance provides authorized travellers with an added level of security and protection. U.S. Bank Canada will reimburse cardholders for lost or damaged luggage if the common carrier's payment for the loss or damage is less than the cardholder's claim. This coverage applies to both checked and carry-on luggage.

The cardholder's lost luggage claim must be submitted and paid by the airline before a claim can be submitted to U.S. Bank Canada.

Lost Luggage Insurance coverage applies only to losses in excess of the reimbursement from the common carrier. The maximum additional coverage provided under this agreement for the U.S. Bank Canada Corporate Card, One Card and CTS is \$1250 CAD.

The total reimbursement will not exceed the claim amount, or the reimbursement amount from the common carrier.



## Corporate Card, One Card and CTS

Loss	Common Carrier	U.S. Bank Canada
\$1,500	\$0	\$0
\$1,500	\$1,250	\$250
\$2,500	\$1,000	\$1,000
\$3,000	\$1,500	\$1,250

Please note: amount listed in CAD

## Exclusions

This benefit does not cover:

- Animals
- Automobiles and automobile equipment or parts, motorcycles, boats, motors, or other motorized vehicles or conveyances
- Bicycles (except when checked with the common carrier)
- Contact lenses, eyeglasses, hearing aids, artificial teeth, dental bridges, prosthetic limbs, medical devices, or other removable medical or dental apparatus
- Money, securities, credit cards, cheques or travellers checks, and other negotiable instruments
- Tickets, documents, keys, coins, deeds, bullion, stamps, perishables, consumables, perfume or jewellery
- Cameras, both digital and film, PDAs, personal computers, cell phones and other electronic devices
- Sporting equipment
- Business items
- Art and other collectable objects
- Household furniture, rugs or carpets
- Luggage held, seized, quarantined, or destroyed by customs or a government agency
- Items specifically identified or described that are insured by a separate insurance policy
- Loss resulting from abuse, fraud or hostilities of any kind (including but not limited to war, invasion, rebellion or insurrection)
- Items shipped as freight

## Filing a claim

To expedite claim processing through U.S. Bank Canada, first settle your reimbursement claim with the carrier. If your loss exceeds the carrier's reimbursement and falls within our agreement guidelines, then U.S. Bank Canada coverage applies. Once the common carrier has paid your claim, a claim may be filed with U.S. Bank Canada.

To file a claim, contact your card program's administrator. Your program administrator will contact U.S. Bank Canada to begin the claim process. Please be prepared to provide the following information:

- Common carrier claim form
- List of items with corresponding values
- Copy of the cheques issued by the carrier
- Copy of the receipt for ticket purchase