

Government Services

Cardholder Guide

Travel

Important Information for all
GSA SmartPay® 3 Travel Card Users

Enclosed in this booklet you will find:

- Cardholder Agreement
- \$250,000 Worldwide Automatic Travel Accident Insurance
- Cardholder Guide



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Individual cardholder agreement

Agreement between
individually billed
travel cardholder
and U.S. Bank

Government Services



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This is an agreement between you and U.S. Bank. It's accompanied by a U.S. Bank Card (referred to in this agreement as "the card"). We have sent you the card at the request of your Agency/Organization. "Agency/Organization" means the United States federal Agency/Organization, bureau, division, office or other organizational entity participating in the program that has requested/authorized U.S. Bank to issue the Card to you, an employee of the Agency/Organization. The words "you" and "your" refer to the individual named on the card, who agrees to be bound by the terms of this agreement.

This agreement governs your use of the card. Before you sign or use the card, please read this agreement closely.

1. The card

The card enables you to pay for official travel and official travel related expenses related to the business of your Agency/Organization. Your use of the card is made possible by (1) the GSA SmartPay® 3 master contract, GS-36F-GA001, between U.S. Bank and the General Services Administration (the "GSA") and (2) a task order issued by your Agency/Organization to U.S. Bank. The card is the property of U.S. Bank. You must surrender the card to your Agency/Organization or to U.S. Bank at their request.

2. Accepting this agreement

If you activate, sign, or use the card or the account established in connection with the card (referred to in this agreement as "your account"), you are agreeing to the terms of this agreement. If you do not accept this agreement, destroy the card and dispose of it.

3. Information about your credit history

You authorize U.S. Bank to obtain reports concerning your credit, from credit bureaus and other credit reporting agencies, consistent with your Agency/Organization's agreement with union officials (if applicable). You may prevent us from obtaining credit bureau information by the following methods:

- (i) Specifically indicating on our individually billed card account setup/application that you do not authorize U.S. Bank to obtain credit bureau reports concerning your credit, or
- (ii) Failing to consent to the terms of this agreement

U.S. Bank also may request a credit report periodically from one or more consumer reporting agencies (credit bureaus). U.S. Bank may use this information in connection with your account. If your Agency/Organization participates in a creditworthiness assessment in accordance with OMB Circular A-123, U.S. Bank may assist your Agency/

Organization in deciding, based on an individual's credit history, on card issuance and spending limits associated with the account.

4. Type of account

Your account is either a restricted account or a standard account. A restricted account generally has a lower credit limit and is subject to greater restrictions on card/account usage. A restricted account may have been established for the following reasons:

- (i) You, as the cardholder, did not provide authorization for U.S. Bank to acquire a credit report on your financial history
- (ii) Your Agency/Organization Program Coordinator instructed U.S. Bank to issue your account as restricted
- (iii) Your credit did not meet the minimum requirements set by your Agency/Organization to qualify for a standard account

Your Agency/Organization may change your account from a standard account to a restricted account or from a restricted account to a standard account.

5. Use of the card

Your Agency/Organization has authorized the issuance of the card; you agree to use the card only for official travel and official travel related expenses in accordance with your Agency/Organization policy. You agree to not use the card for personal, family or house-hold purposes. No other person is permitted to use the card issued to you for charges or for any other reason. Charging privileges will be withdrawn upon the following:

- (i) Request by the Government
- (ii) Termination of your employment or affiliation with your Agency/Organization
- (iii) Termination or expiration of the master contract between U.S. Bank and the General Services Administration
- (iv) Termination or expiration of the task order between U.S. Bank and your Agency/Organization
- (v) Cards reported lost or stolen or for suspected fraud

You must not use the card to make purchases that are against the law in the United States, even if a purchase is permitted under the law where you make the purchase or where the merchant is located.

U.S. Bank is not responsible for a merchant's refusal to honor the card.

6. Billing statement

U.S. Bank will send you regular statements listing all activity on your account during the period covered by the statement. If you change your mailing address, you must promptly notify U.S. Bank through our electronic access system, by calling the customer service number on the back of the card or by writing to U.S. Bank, P.O. Box 6343, Fargo, ND 58125-6343. Because the card is a charge card, not a credit card, the amount on the billing statement is due upon receipt and must be paid in full each billing cycle.

7. Fees

- (i) **ATM / Cash advance fee:** The fee is 2.5% (\$2 min., \$25 max) unless your Agency/Organization has negotiated a lower fee, in which case the lower amount will apply. The fee is listed on the billing statement as a "Cash Advance Fee" and it is listed on the card carrier after the word "Cash." If you use an ATM not owned or operated by U.S. Bank, the operator of that ATM may charge an access fee to use its ATM. U.S. Bank cannot control what operators of non-U.S. Bank ATMs charge.
- (ii) **Late fee:** If your account is canceled under the terms of the master contract or your Agency/Organization task order, U.S. Bank may impose a late fee on any portion of the outstanding balance 120 days or older. The late fee is 2.5% (\$2 min) at each cycle greater than 126 calendar days past due unless a lower fee has been negotiated by your Agency/Organization. This is in accordance with SP3 Master Contract Section C.3.3.16.1, that states: Agencies/Organizations may elect to allow the Contractor to charge their standard commercial late fee in accordance with standard commercial practice; however, inclusion of standard commercial late fees at the task order level is contingent upon the Agency's/Organization's successful negotiations with union officials, as appropriate and at the sole discretion of the Agency/Organization.
- (iii) **Returned check fee:** If your check is not honored, or if U.S. Bank must return it to you because it cannot be processed, then U.S. Bank will charge a returned check fee of \$15.
- (iv) **Delinquency and collection fees:** If you fail to pay any undisputed amount that you owe, you will be liable for U.S. Bank's collection costs, including fees paid by U.S. Bank to your Agency/Organization in connection with salary offset.

8. Making payments

Your U.S. Bank billing statement is due and payable in full upon receipt. You are liable to U.S. Bank for full payment

of all charges authorized by you, independent of any agreement or program for reimbursement that may exist between you and your Agency/Organization. You must pay in U.S. dollars all amounts you owe U.S. Bank under this agreement. If you pay U.S. Bank by check, it must be drawn on a financial institution located in the United States and sent to U.S. Bank at the address shown on the most recent statement you received.

If your Agency/Organization pays U.S. Bank directly for one or more charges on your account, you will still be liable for all other charges on your account. Certain charges may be billed directly to your Agency/Organization and will appear on your billing statement as a memorandum item only. In the event that your Agency/Organization refuses to pay these charges and they are later billed to your account, you agree to pay such charges in full.

If you fail to make payment a late fee may apply.

9. Cash advances

If your account permits it, you may obtain cash from your account in each of the following ways:

- (i) by withdrawing cash from an automatic teller machine
- (ii) by presenting the card at a bank or other financial institution that accepts the card for that purpose

The amount of a cash advance (plus a cash-advance fee) will appear on your next statement.

To obtain a cash advance, use the personal identification number (PIN) you set for the card. Take reasonable steps to keep your PIN confidential—you will be liable to U.S. Bank if you disclose your PIN to someone who uses it to obtain a cash advance without your permission.

U.S. Bank will not be responsible if you are unable to obtain a cash due to an automatic teller machine or other system malfunctions, because an automatic teller machine has insufficient cash, or due to other circumstances beyond U.S. Bank's control.

10. Foreign transactions

If you make a foreign transaction, the following rules apply: If the foreign transaction is not made in U.S. Dollars, then the foreign transaction will require a currency conversion. The foreign transaction will be converted into U.S. Dollars at the exchange rate established, from time to time, under applicable bylaws and rules of Visa® and Mastercard®. Commercial airline foreign exchange rates are set by the airline. You understand that the exchange rate in effect when the foreign transaction is processed may differ from the rate in effect on the date of the foreign transaction or posting to your account and a foreign transaction fee will be assessed on such foreign transaction. The

amount of the foreign transaction in U.S. Dollars will be the amount of the foreign currency times (i) a rate selected by Visa and Mastercard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa and Mastercard receive, (ii) the government mandated rate, or (iii) the rate established by commercial airlines for airline tickets issued by them, which are in effect for the applicable central processing date.

11. Assignment

U.S. Bank may sell or otherwise transfer any amounts owed by you to another creditor upon cancellation of the account. If U.S. Bank does this, the agreement remains in effect.

12. Suspending your account

U.S. Bank may suspend your Account and prohibit further charges if the following occur:

- (i) payment for any undisputed principal amount is not received within 61 calendar days from the closing date on the statement in which the unpaid Charge first appeared, or within the time frame specified in the Agency/Organization task order, unless otherwise directed by the Agency/Organization Program Coordinator, or
- (ii) the Agency/Organization or GSA requests the suspension.

U.S. Bank will reinstate your suspended account upon full payment of the amount due unless otherwise directed by the Agency/Organization. U.S. Bank waives its right to suspend the account for a particular charge if it does not initiate suspension procedures within 180 calendar days of the closing date on the billing statement in which the charge first appeared.

Your Agency/Organization may suspend or cancel your account for any reason.

13. Canceling your account

U.S. Bank may cancel your account for any of the following reasons:

- (i) if an individually billed account has been suspended two times during a 12-month period for undisputed amounts and is past due again within the same 12-month period as outlined in C.3.3.11 Suspension Procedures, the Contractor may cancel the account in accordance with the requirements of C.3.3.12 Cancellation Procedures. For purposes of this section "past due" means payment is not received within 45 calendar days from the closing date on the billing statement in which the charge first appeared.

- (ii) the account is 126 calendar days past due from the billing date on the statement in which the unpaid charge first appeared, or within the time frame specified in the Agency/Organization task order, unless otherwise directed by Agency/Organization Program Coordinator
- (iii) U.S. Bank requests cancellation, with the permission of your Agency/Organization
- (iv) The Agency/Organization or GSA requests the cancellation
- (v) Your account has been paid with checks returned by your financial institution for non-sufficient funds (NSF) two or more times in a 12 month period

U.S. Bank may reinstate a canceled account upon full payment of the amount due and any late fee assessed.

U.S. Bank waives its right to cancel the account for a particular charge if it does not initiate cancellation procedures within 180 calendar days of the billing date on the statement in which the charge first appeared.

14. Your right to cancel the card

To cancel the card, call U.S. Bank at the number on the back of your card or write to U.S. Bank, P.O. Box 6343, Fargo, ND 58125-6343.

If you use the card or your account after you have been notified that the card has been canceled, that use may constitute fraud and may result in U.S. Bank taking legal action against you. If the card is canceled, that will not affect your liability for amounts you owe under this agreement. If the card is canceled, you must cancel all items billed on a recurring basis to your account.

15. Renewal and replacement cards

U.S. Bank will continue to issue renewal or replacement cards until the following occurs:

- (i) you or your Agency/Organization tells U.S. Bank to cancel the account
- (ii) your account is canceled in accordance with the termination or expiration of the master contract between U.S. Bank and the General Services Administration, or when the task order issued by your Agency/Organization is terminated or expires

16. Exchange of information between U.S. Bank and your Agency/Organization

U.S. Bank may give your Agency/Organization information about how you use the card and your account, including information about your failure to timely pay any amount you owe under this agreement.

17. Lost or stolen cards

If you lose the card, if it's stolen, or if someone uses it without your permission, you must immediately notify U.S. Bank by calling the customer service number on the back of the card. You must also notify your Agency/Organization in accordance with any instructions your Agency/Organization provides you. If you recover the card after you have notified U.S. Bank that it was lost or stolen, we recommend you destroy the card and dispose of it.

You are not responsible for unauthorized charges to your account that occur after you notify U.S. Bank that you have lost the card, that it has been stolen, or that someone has used it without your permission. If someone uses the card without your permission and U.S. Bank conducts an investigation, you must cooperate with that investigation, including submitting a "Cardholder Statement of Questioned Item" form if U.S. Banks asks you to do so.

18. Billing inquiries

To dispute a charge on a statement, you must notify U.S. Bank no later than 90 calendar days from the transaction date by calling the customer service number on the back of your card, by writing to U.S. Bank, P.O. Box 6335, Fargo, ND 58125-6335 (including your name and your account number), or by submitting a "Cardholder Statement of Questioned Item" form. In each case you must state the amount of the charge and the reason you believe the charge is or may be a mistake. If U.S. Bank determines that you did in fact make a disputed charge or finds no information suggesting that someone else is responsible for that charge, you will be responsible for that charge.

19. Consenting to communications

Any time you provide U.S. Bank with a telephone number for a cellular phone or other wireless device (including a number that you later convert to a cellular number), you are consenting to receive at that telephone number communications (including prerecorded or artificial voice-message calls, text messages, and calls made by an automatic telephone dialing system) from U.S. Bank and its affiliates and agents. Such communications may result in your cellular provider charging you access fees. You will have the opportunity to opt out of such communications when you activate the card. This express consent applies to each telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes.

20. Unaffiliated vendors

U.S. Bank may inform you of products and services offered by unaffiliated vendors. If you elect to purchase any such products and services, U.S. Bank will not be liable for any problems or complaints you have with any such purchase.

21. Amending this agreement

U.S. Bank has the right to change this agreement at any time, with the written consent of GSA and your Agency/Organization. If you do not accept the changes, you must destroy the card and dispose of it and notify U.S. Bank in writing within 25 days after the effective date of the changes. You also must pay U.S. Bank in full, according to the terms of the existing agreement. You agree that the new terms provided in any such notice may apply both to your new transactions and to your account balance on the date the change becomes effective. Use of the card after the effective date of the change constitutes acceptance of the change, even if the 25 days have not passed.

22. No waiver

If U.S. Bank accepts a late payment, a partial payment, or a payment marked as payment in full or in settlement of a dispute, accepting that payment will not limit U.S. Bank's rights under this agreement or under the law.

No failure or delay by U.S. Bank in exercising any right or remedy under this agreement operates as a waiver of that right or remedy. A waiver that U.S. Bank grants on one occasion will not operate as a waiver on future occasions.

23. Governing law

Minnesota law governs this agreement. Card transactions are also governed by the bylaws and rules of the network that oversees issuance of charge cards and processing of transactions. That entity is either an affiliate of Visa USA, Inc. or Visa International Service Association, Inc. or an affiliate of Mastercard USA or Mastercard International Incorporated, depending on whether the card bears a Visa logo or a Mastercard logo.

24. Privacy act notice

In accordance with the Privacy Act (5 U.S.C. 552a), the following notice is provided:

The information requested on the card application form is collected pursuant to Executive Order 9397 and chapter 57, title 5, United States Code, for the purposes of recording travel expenses incurred by the employee/member and to claim entitlements and allowances prescribed in applicable federal travel regulations. The purpose of the collection of this information is to provide Government agencies necessary information on the GSA card contract which provides travelers with charge

cards for official travel and related expenses, attendant operational and control support, and management information reports for expense control. Routine uses which may be made of the collected information and other account information in the system of records entitled "Travel Charge Card Program GSA/GOVT-3" are as follows:

- (i) transfers to appropriate Federal, State, local, or foreign agencies when relevant to civil, criminal, administrative, or regulatory investigations;
- (ii) pursuant to a request of another Federal Agency/Organization in connection with hiring, retention, issuing a security clearance, reporting an employee investigation, clarifying a job, letter or contract or issuing a license, grant, or other benefit;
- (iii) to a Member of Congress or to a Congressional Staff Member in response to an inquiry of the Congressional Office made at the request of the individual about whom the record is maintained;
- (iv) to officials of labor organizations when necessary to their duties of exclusive representation;
- (v) to a Federal Agency/Organization for accumulating reporting data and monitoring the system;
- (vi) GSA contract travel agents assigned to agencies for billing of travel expenses;
- (vii) listing, reports, and records to GSA by the contractor to conduct audits of carrier charges to the Government; and
- (viii) any other use specified by GSA in the system of records entitled "Travel Charge Card Program GSA/GOVT-3," as published in the Federal Register periodically by GSA.

The information requested is not mandatory. Failure to provide the information will nullify the application and a charge card will not be issued to the employee/member.

\$250,000
COMMERCIAL CARD TRAVEL
ACCIDENT INSURANCE

\$250,000
WORLDWIDE
AUTOMATIC
COMMON CARRIER
TRAVEL ACCIDENT
INSURANCE

At no extra cost for Cardholders and
Authorized Travelers of

Government Services

Notice for Florida residents
only: the benefits of the policy
providing your coverage are
governed primarily by the law
of a state other than Florida.



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This is your Description of Coverage – keep it in a safe place with your other insurance documents.

Description of coverage – The Program

As a U.S. Bank, N.A. Visa/MasterCard Corporate Card Cardholder, or as an Authorized Traveler on a U.S. Bank, N.A. Visa/MasterCard central travel system (CTS) account, central airline billing service account, central relocation account, or central purchasing account, ("Account"), you, your Eligible Spouse, your Eligible Dependent Children and any Authorized Users of the account ("Insured Person(s)"), will be automatically insured for Common Carrier coverage against an accidental Injury that is the sole cause of loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any Common Carrier, if you charge the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers or coupons, to your U.S. Bank, N.A. Visa/MasterCard Corporate Card or CTS account. Common Carrier coverage is in effect when traveling worldwide while on the Business of the Corporate Cardholder. Frequent flyer and non-revenue Common Carrier passenger fares must be redeemed by 1) the Cardholder; or 2) an authorized agent of the Corporate Cardholder for use by a Cardholder or Authorized Traveler of the Corporate Cardholder.

"Authorized Traveler" means any individual traveling at the request of the Corporate Cardholder and whose ticket is charged to a corporate travel system account established by U.S. Bank, N.A. for the Corporate Cardholder.

"Authorized User" means any person who is authorized by the Cardholder, cardmember or account holder to use his or her credit/debit card or checking account and who is registered with U.S. Bank, N.A.

"Cardholder" means any individual who: (a) has a corporate credit card of the Corporate Cardholder that bears the individual's name; or (b) has a personal credit/debit card issued by U.S. Bank, N.A. as specified in the classification of eligible persons on the master application.

"Common Carrier" means any land, water or air conveyance operated under a license for the transportation of passengers for hire. Common Carrier does not include any conveyance that is hired or used for a sport, gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether such conveyance is licensed. A Common Carrier includes, but is not limited to, cruise ships, sightseeing buses, boats or rails.

"Corporate Cardholder" means the legal entity that has a credit card account issued by U.S. Bank, N.A. for the expenses of its employees and other persons.

"Eligible Dependent Children" means your unmarried children, including natural children from the moment of birth, step or foster children, or adopted children from the date of birth if a petition for adoption is filed within 30 days of the birth; or from the date of placement for adoption if a petition for adoption is filed within 30 days of placement, under age 25 if attending an accredited institution of higher learning on a full time basis) and primarily dependent on you for support and maintenance. However the age limit does not apply to a child who: (1) otherwise meets the definition of Dependent Children; and (2) is incapable of self-sustaining employment by reason of mental or physical incapacity.

If payment of a specific premium is required to provide coverage for a child, notification of birth of a newborn child and payment of the required premium must be furnished to the Company within 31 days after the date of birth in order to have the coverage continue beyond such 31 day period. If an application or other form of enrollment is required in order to continue coverage beyond the 31 day period after the date of birth and you have notified the Company of the birth, either orally or in writing, the Company shall, upon notification, provide you with all forms and instructions necessary to enroll the newborn child and shall allow you an additional 10 days from the date the forms and instructions are provided in which to enroll the newborn child.

"Eligible Spouse" means your legal spouse.

"While on the business of your employer" means while on assignment by or at the direction of your employer for the purpose of furthering the business of your employer, but does not include any period of time: 1) while you are working at your regular place of employment; 2) during the course of everyday travel to and from work; 3) during an authorized leave of absence or vacation.

Subject to the policy provisions regarding effective date of insurance for individuals, coverage will become effective as to each Insured Person on the earliest of the following: 1) when the Insured Person boards the Common Carrier; or 2) when the Insured Person boards any Public Conveyance; or 3) when the Insured Person arrives on the premises of the airport, terminal or station prior to boarding such Common Carrier; provided, the Common Carrier passenger fare is charged to your U.S. Bank, N.A. Visa/MasterCard Corporate Card or CTS account, issued to you and bearing your name, prior to boarding such Common Carrier or Public Conveyance or arriving at the airport, terminal or station. Otherwise, coverage becomes effective when the Common Carrier passenger fare is purchased. "Public Conveyance" means any land

only Common Carrier, including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge.

Subject to the policy provisions regarding the termination date of insurance for individuals, coverage will end on the latest of the following: 1) when the Insured Person alights from any Public Conveyance after arrival at the airport, terminal or station; if the Common Carrier passenger fare was charged to your U.S. Bank, N.A. Visa/MasterCard Corporate Card, or CTS account, issued to you and bearing your name prior to departure for the airport, terminal or station; or 2) when the Insured Person leaves the premises of the airport, terminal or station after alighting from the Common Carrier, if the Insured Person travels from the airport, terminal or station using other than a Public Conveyance; or 3) when the Insured Person alights from the Public Conveyance when traveling directly from the airport, terminal, or station after arrival of the Common Carrier.

Eligibility

This Common Carrier travel accident insurance coverage is provided to you, a U.S. Bank, N.A. Visa/MasterCard Corporate Card cardholder or an Authorized Traveler on a U.S. Bank, N.A. Visa/MasterCard central travel system account, central airline billing service account, central relocation account, or central purchasing account, automatically when the entire cost of the Common Carrier passenger fare(s) is charged to your U.S. Bank, N.A. Visa/MasterCard Corporate Card or CTS account while this insurance is effective. It is not necessary for you to notify U.S. Bank, the Program Administrator, or the Company when Common Carrier tickets are purchased.

The cost

This travel insurance program is provided at no additional cost to U.S. Bank, N.A. Visa/MasterCard Corporate Card cardholders or Authorized Travelers on a U.S. Bank, N.A. Visa/MasterCard central travel system account, central airline billing service account, central relocation account, or central purchasing account.

Beneficiary

The loss of life benefit is paid to the beneficiary designated by the Insured Person. If there is no designated beneficiary from an Insured Person's benefit or no designated beneficiary for the Insured Person's benefits is living after the Insured Person's death, the benefits will be paid in equal shares, to the survivors in the first surviving class of those that follow: 1) the Insured Person's spouse; 2) the Insured Person's children; 3) the Insured Person's parents; or 4) the Insured Person's brothers and sisters. If no class has a survivor, the beneficiary is the Insured Person's estate.

The benefits

The full Principal Sum of \$250,000 is payable for accidental loss of life, both hands or both feet, sight of both eyes, one hand and one foot, one hand or one foot and sight of one eye, or speech or hearing in both ears. "Injury" means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Insured Person is covered under the Policy, but not loss resulting from sickness or disease. For Illinois residents, the definition of Injury will read: "Injury" means bodily injury resulting directly from an accident which occurs while the Insured Person is covered under the policy, but not loss resulting from sickness or disease. For Vermont residents, the definition of Injury will read: "Injury" means bodily injury resulting directly from an accident which occurs while the Insured Person is covered under the policy. One half of the Principal Sum is payable for accidental loss of: one hand, one foot, sight of one eye, speech or hearing in both ears. One quarter of the Principal Sum 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 through or above the metacarpophalangeal knuckle joints of at least four fingers on the same hand, with respect to thumb and index finger, complete severance through or above the metacarpophalangeal knuckle joints of both 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 or thumb and index finger of the same hand even if they are later reattached. "Principal Sum" means the amount of insurance in force under the policy on that person for that hazard and benefit as described for the Insured Person's eligible class in the Principal Sums, Hazards and Benefits section of the master application. The loss must occur within one year of the accident that caused the injury. For Pennsylvania residents, the one year time frame does not apply to Accidental Death. If more than one loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest applicable to the losses incurred, will be paid. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Principal Sum for any one loss sustained by any one individual Insured Person as the result of any one accident.

Note: Maximum benefits for any one single accident are limited to a \$50,000,000 aggregate for all Insured Persons of U.S. Bank combined under the Policy. Benefits will be paid to each Insured Person on a proportionate basis up to this aggregate limit of liability.

Exclusions

No coverage shall be provided under the policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury: suicide or any attempt at suicide, while sane, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or autoeroticism; sickness, or disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these; the Insured Person's commission of or attempt to commit a felony; commercial aircraft tickets charged to fraudulently issued or fraudulently used credit/debit cards as determined by the applicable bank, Corporate Cardholder or service provider; infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning, accidental ingestion of contaminated substances or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes; declared or undeclared war or any act of declared or undeclared war, except if specifically provided by the policy; participation in any team sport or any other athletic activity, except if specifically provided by the policy; full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded); travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is: a) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or b) performing, learning to perform or instructing others to perform as a pilot or crew member or examiner of any aircraft; or the Insured Person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance; the Insured Person being under the influence of drugs unless taken under the advice of and as specified by a physician; the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm; any condition for which the Insured Person is entitled to benefits under any Worker's Compensation Act or similar law; or the Insured Person riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving

ground. For Illinois residents: infections of any kind, except infections which occur as a result of an accidental injury which is the direct cause of loss, independent of disease or bodily infirmity and occurring while the insurance is in force including but not limited to diabetes.

Filing claims for benefits:

To file a claim under this program, write to the Plan Administrator:

Robinson International Incorporated
208 South LaSalle Street
Chicago, Illinois 60604

The Plan Administrator will provide you with instructions and forms for filing proof of loss. Written proof of loss must be given to the Company within 90 days after the occurrence of any covered loss, or as soon thereafter as is reasonably possible.

Insurance provider

The insurance provided as described in this Description of Coverage brochure is issued and underwritten by National Union Fire Insurance Company of Pittsburgh, PA (the "Company"), with offices in New York, NY. The insurance policy issued and underwritten by the Company described in this Description of Coverage, including limitations and exclusions, is contained in Policy Number SRG 9102411 (the "Policy").

Please read this Description of Coverage 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 to each eligible Cardholder or Authorized Traveler of the principal provisions of the insurance. If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern.

Questions

If you have any questions regarding this Common Carrier Travel Accident Insurance program, write the Program Administrator:

Robinson International Incorporated
208 South LaSalle Street
Chicago, Illinois 60604

Replacement of prior coverage

This Description of Coverage replaces any and all Descriptions of Coverage previously issued with respect to the insurance described herein.

Cardholder guide

Government Services



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A message to cardholders

Your GSA SmartPay® 3 Travel Card is brought to you by the GSA SmartPay Program and U.S. Bank® Government Services. We thank you for selecting U.S. Bank to be your card provider. The Travel Card Program has been designed to save you time and automate your processes. These instructions will guide you through information you need to know to use the Travel Card effectively. Your Agency/Organization may also supplement these instructions with policies of its own. You are encouraged to read the information carefully and contact U.S. Bank Government Services or your Agency/Organization Program Coordinator (A/OPC) if you have questions about any part of this program.

MY A/OPC's NAME and PHONE NUMBER:

Name: _____

Phone: (____) _____

How to contact U.S. Bank Government Services

Contact U.S. Bank Government Services through the U.S. Bank electronic access system. Contact your A/OPC for access. If the U.S. Bank electronic access system is not available, use the following:

24-hour customer service

(Card activation, lost/stolen card, disputes and questions)

Toll-Free: 888.994.6722

Outside the U.S., call collect: 701.461.2232

Fax: 866.457.7506

Outside the U.S., fax to: 701.461.3466

Remittance

U.S. Bank Government Services

P.O. Box 790428

St. Louis, MO 63179-0428

Disputes/Research

U.S. Bank Government Services

P.O. Box 6335

Fargo, ND 58125-6335

Instructions for the use of the GSA SmartPay® 3 Travel Card

1. Purpose

To provide cardholders instruction on the proper use of the GSA SmartPay® 3 Travel Card brought to you by US Bank Government Services.

2. Cardholder responsibilities and liability

- Activate and sign the back of the card upon receipt.
- Maintain card security to prevent unauthorized charges against the account. Use it only for travel in accordance with Agency/Organization policies.
- Obtain a receipt at the point of purchase and verify it for accuracy. Retain receipts and reconcile against the monthly Cardholder Statement. Upon completion, forward receipts and expense report to the Agency/Organization for reimbursement as needed.
- Your U.S. Bank billing statement is due and payable in full upon receipt. **You are liable to U.S. Bank for full payment of all charges authorized by you, independent of any agreement or program for reimbursement that may exist between you and your Agency/Organization.**
- Call U.S. Bank Government Services Customer Service immediately at 888.994.6722 regarding lost or stolen cards. Notification is required to protect against fraudulent charges incurred by someone other than the Cardholder.

3. General information

A. Authorized use of the card. Your unique Travel Card is embossed with your name. No staff or family member, your supervisor or anyone except you may use this card. It has been especially designed to prevent you from confusing it with your personal credit cards. However, this charge card must not be used for personal purchases or for any reason other than official government travel.

B. Travel emergency assistance. Your Travel Card provides you with the following Emergency Assistance while traveling. Please refer to the benefits brochure included with your new card for information and instructions regarding these services.

- Auto Rental Collision Damage Waiver
- Emergency Card Replacement
- Emergency Medical Referral Assistance
- Prescription Assistance
- Emergency Legal Referral Assistance
- Valuable Document Delivery
- Emergency Transportation Assistance

- Emergency Ticket Replacement
- Lost Luggage Assistance
- Emergency Message Service
- Emergency Translation Service
- Pre-Trip Assistance
- Roadside Assistance

C. ATM use and locations. Your Agency/Organization may enable you to use the Travel Card at automated teller machines (ATMs) for cash withdrawals. The fee is 2.5% (\$2 min., \$25 max) of the transaction amount, unless your Agency/Organization has negotiated a lower fee, in which case the lower amount will apply.

The Travel Card can be used at any of 2.5 million ATMs worldwide. Look for the Visa and MasterCard symbol on the ATM.

Insert the card as shown into the machine. When prompted by the ATM enter your PIN, the card type ("credit") and the dollar amount. You may then be asked to authorize an ATM surcharge. This is a fee charged by the owner of the ATM. No surcharge will be assessed at U.S. Bank® ATMs for Travel Card users. Your A/OPC can request a list of these ATM locations from U.S. Bank, or you can access this information on our website at www.usbank.com.

Cash advances may also be available through local financial institutions. Simply produce your card and follow the procedures of the local bank. You will be asked to sign a cash advance slip similar to a sales slip. The financial institution may add a provider fee. For information on the nearest ATM, you may order the International ATM Locator Guide from your A/OPC.

D. Electronic access. You will have access to your Travel Card account via the U.S. Bank electronic access system, which is the most convenient method for obtaining transaction information.

E. U.S. Bank Government Services has established an authorization process whereby the merchant seeks approval each time you use the card. The authorization is to verify that the purchase is within any limits set by your Agency/Organization.

F. Your account statement is issued on the same date each month. This is referred to as your cycle date. If your cycle date falls on a weekend or holiday, your account statement will be issued on the following business day.

- G. **You may receive government-**authorized literature mailed with your Cardholder Statement.
- H. **The Cardholder Statement** will be paid by you and you will submit an expense reimbursement request to your Agency/Organization as required by Agency/Organization policy.
- I. **Use of the Travel Card** does not relieve you from adhering to all Federal and Departmental acquisition regulations, policies and procedures. If you have questions about travel policy, please contact your A/OPC.
- J. **Questions** regarding your account or specific U.S. Bank Government Services procedures should be directed to U.S. Bank Government Services.

4. Procedures

- A. **Card receipt and activation.** You should immediately acknowledge receipt of the card by calling U.S. Bank Government Services to activate your account. An Interactive Voice Response unit (IVR) requiring the use of a touch tone telephone will move you through account activation and PIN self selection. Cards sent as a result of the reissue process at the expiration for your current account are subject to the same activation process.
- B. **Card acceptance and use.** You may use your Travel Card at any travel-related merchant that accepts Visa and MasterCard for payment. U.S. Bank Payment Services can assist merchants who are not already capable of processing Visa and MasterCard transactions. For information regarding acceptance of the Travel Card, merchants may call 833.296.4771 (option 1 or 2).

When using the card for travel-related purchases, the process will be:

1. Once you have used/selected a service (such as hotel or airfare) present your card to the merchant.
2. As the sales draft is being completed the merchant will obtain authorization for the transaction.
3. The merchant will request that you sign the receipt. Before you do, verify that the dollar amount is correct.
4. Should you need to review your purchases or payments, you may access the U.S Bank electronic access system at <https://access.usbank.com>.

5. Procedures after purchase

A. Cardholder monthly statement. At the close of each billing cycle, you will receive a Cardholder Statement. The statement will itemize each transaction which was posted to your U.S. Bank account during the past cycle period. Upon receipt of the statement (either paper or electronic file through the U.S. Bank electronic access system), complete each of the actions listed below unless internal Agency/Organization procedures direct you otherwise:

1. Review the statement for accuracy.
2. Be sure to review any messages provided by U.S. Bank, GSA or your Agency/Organization.
3. You may be able to use the U.S. Bank electronic access system to review transactions. Or, complete your Agency's/Organization's expense reimbursement process.
4. File disputes if needed (see section 5.D for more information).
5. Split to card appropriate payment to U.S. Bank Government Services.

B. Payment requirements/liability. Because the Travel Card is a charge card, not a credit card, the amount on the monthly billing statement is due upon receipt and must be paid in full each month.

In certain circumstances your Agency/Organization may decide to pay U.S. Bank Government Services directly for business-related charges made to your Travel Card, but you are still liable for all charges. In limited cases, certain charges may be billed directly to your Agency/Organization and will appear on your billing statement as a memo item only. In the event that your Agency/Organization refuses to pay these charges and they are later billed to your account, you are liable to pay such charges in full.

1. Payment options:

Online – Balances requiring cardholder payment can easily be paid online through Access Online E-Payment. This secure online payment feature from U.S. Bank allows cardholders to electronically debit their personal checking or savings account to pay card balances 24/7. E-Payment is fast, efficient and virtually eliminates payments delayed or lost in the mail.

Telepay – Cardholders may electronically pay Travel Card balances by calling the U.S. Bank Government Services Customer Service telephone number. Once enrolled, cardholders may submit payments automatically from their personal checking or savings

account using the Interactive Voice Response unit (IVR) 24/7.

Other – U.S. Bank also accepts check, ACH and wire transfer payments.

2. Returned payment fee: If your check or electronic payment is not honored for non-sufficient funds, or if U.S. Bank must return it to you because it cannot be processed, then U.S. Bank will charge a returned item fee of \$15.

C. Credit for returns. Review your Cardholder Statement carefully. If you have canceled and returned a travel ticket and a credit for this item does not appear on the statement for the billing cycle in which the item was returned, attach the credit voucher or documentation showing the item was returned, such as a postal receipt, to a Cardholder Statement of Questioned Item (CSQI) form. Send the original signed form with supporting attachments to U.S. Bank Government Services. Alternatively, the dispute can be filed electronically via the U.S. Bank electronic access system. If filed electronically, a signature is not required.

D. Dispute resolution. If you are charged for an item, try to resolve the problem with the merchant first. If the merchant refuses to issue a credit voucher, you may initiate a dispute of the transaction through the U.S. Bank electronic access system or by using the CSQI form (available from U.S. Bank Government Services). Send the original signed CSQI form with supporting attachments to U.S. Bank Government Services. For more information, refer to "Instructions for Disputing a Sales Transaction" on the back of the Cardholder Statement.

Please note. Visa and MasterCard Operating Regulations establish specific time frames during which reversals of charges may be processed. If conditions occur as noted in items 5.C and 5.D, the CSQI form must be received by U.S. Bank Government Services within 90 calendar days from the transaction date, in order to preserve your rights to dispute the transaction. The dispute can be filed electronically via the U.S. Bank electronic access system or faxed to U.S. Bank Government Services. If filed electronically, a signature is not required.

In addition to these time frames, Visa and MasterCard Operating Regulations often require certain written documentation from you before a dispute can be processed. Information on the CSQI form will assist you in identifying the specific documentation that is required.

If you have any questions regarding the information on the CSQI form, or if you have any problems regarding the reversal of a transaction, please contact U.S. Bank Government Services.

E. Charges made in foreign currency. If you incur a Charge in a foreign currency, Visa and/or MasterCard will convert the Charge into U.S. dollars. For more information, refer to the Cardholder Agreement.

6. Suspension/Cancellation

Prompt payment in full is an essential part of the process of using your Travel Card. In the event that prompt payment is not made to U.S. Bank Government Services, you may be subject to suspension action that can lead to account cancellation. If your account is canceled, a Late Fee will be assessed. Your Travel Card may be suspended after 61 days, and canceled after 126 days, in accordance with the terms of the master contract and the task order issued by your Agency/Organization. Your Agency/Organization may suspend or cancel your Travel Card at any time for any reason.

You may cancel your Travel Card at any time by notifying U.S. Bank in writing at the address on your billing statement, and by cutting the card into pieces and disposing of it.

You must surrender the Travel Card upon request to your Agency/Organization or to any authorized representative of U.S. Bank. Use of the Travel Card or Account after notification of its cancellation may be fraudulent and may result in U.S. Bank taking legal action against you. Even after the Account is closed, you remain responsible for payment of any outstanding balance, according to the terms of this Agreement.

7. Lost or stolen cards

Immediately notify your A/OPC and U.S. Bank Government Services in the event your card has been lost or stolen or if you believe your account number has been compromised in a fraudulent manner. Provide the following information to your A/OPC: your complete name and card number, the date the theft was reported to the police (if applicable), the date U.S. Bank Government Services was notified and any purchase(s) made on the day the card was lost or stolen.

It is important that you notify U.S. Bank Government Services at 888.994.6722 immediately upon the loss or theft of a card. Also notify your A/OPC.

8. Replacement cards

If your card is damaged or malfunctioning, contact your A/OPC to request a replacement card. U.S. Bank Government Services will issue a new card within 24 hours (U.S.) or 48 hours (International).

9. Non-receipt of requested card

After a new account is setup allow for normal mail time to receive your card. If you believe that your card or confirmation letter should have been received, contact U.S. Bank Government Services and your A/OPC, and a new card will be mailed to you. A new account number will be assigned to your account.

10. Changes to Cardholder information

A. Changes to a Cardholder's information including name, address, telephone number, e-mail address or organization should be immediately reported to U.S. Bank Government Services and to your A/OPC.

B. If you leave your Agency/Organization or if you move to another group or division within the same Agency/Organization, you should check with your A/OPC to see what changes may be required.

Travel Card Activation and PIN Self Selection Procedure*

Before you begin, have this information ready: your 16-digit account number, the zip code of your mailing address, your social security number and your business phone number.

Call 888.994.6722 or outside the
U.S. call collect 701.461.2232

Enter your 16-digit Account Number

Enter the 5-digit zip code of your mailing address

Press "1" to activate your account

Enter your Social Security Number,
followed by the pound (#) key

Enter your business telephone number

Congratulations!

Your account has been activated

Please select a new 4 digit Personal Identification Number.
Reenter the PIN you selected.

* If you encounter any difficulties in activating your account, you will be transferred to a Customer Service Representative for assistance.

Government Services



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