

# Lost Luggage Insurance

This lost luggage insurance coverage is automatically provided to U.S. Bank cardholders or authorized travelers using the U.S. Bank Card, when the entire cost of the Common Carrier passenger fare(s) is charged to a U.S. Bank account while this insurance is effective.

Visa will reimburse a cardholder for lost or damaged luggage if the common carrier's payment for the loss or damage is less than the traveler's claim. This is called "excess lost/damaged luggage coverage." Visa provides excess lost/damaged luggage coverage for both checked and carried-on articles when the traveler's ticket is charged to a U.S. Bank Card account.

## Coverage

Consideration for reimbursement from Visa will be made only if the common carrier acknowledges the claim and makes a monetary reimbursement. Travelers are eligible to receive excess reimbursement for the cost of replacement luggage and its contents up to the LESSER of:

1. The amount paid to the traveler by the common carrier; or
2. \$1,250

Total combined payment will not exceed the claim amount, or the amount paid by the common carrier.

Here are some examples:

Lost Luggage Claim	Carrier Reimbursement	U.S. Bank Reimbursement
\$1,000	\$1,000	\$0
\$2,000	\$1,250	\$750
\$2,000	\$575	\$575
\$3,000	\$1,500	\$1,250

This benefit does **not** cover:

- animals
- automobiles and equipment
- motorcycles, motors
- bicycles (except when checked with the common carrier), boats or other vehicles or conveyances
- contact lenses, eyeglasses, hearing aids
- artificial teeth, dental bridges
- prosthetic limbs
- money, securities, credit cards, check, traveler's checks
- tickets, documents, keys, coins, deeds, bullion, stamps, perishables, consumables, perfume
- cameras
- sporting equipment
- business items
- art objects
- personal computers, cell phones
- household furniture, rugs, carpets
- luggage held, seized, quarantined, or destroyed by customs or a government agency
- PDAs

For more information, refer cardholder to Visa Signature Services at 1-800-397-9010.