Lost Luggage Insurance

Lost luggage insurance coverage is provided by U.S. Bank and is automatically provided to U.S. Bank commercial Cardholders or authorized travelers using the U.S. Bank Corporate Card, U.S. Bank One Card or a U.S. Bank Central Travel System (CTS) account when the entire cost of the Common Carrier passenger fare(s) is charged to a U.S. Bank account while this insurance is effective.

U.S. Bank 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." U.S. Bank 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 Corporate Card, U.S. Bank One Card or Central Travel System account.

Coverage

Consideration for reimbursement from U.S. Bank 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:

<table>
<thead>
<tr>
<th>Lost Luggage Claim</th>
<th>Carrier Reimbursement</th>
<th>U.S. Bank Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$1,000</td>
<td>$0</td>
</tr>
<tr>
<td>$2,000</td>
<td>$1,250</td>
<td>$750</td>
</tr>
<tr>
<td>$2,000</td>
<td>$575</td>
<td>$575</td>
</tr>
<tr>
<td>$3,000</td>
<td>$1,500</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

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

If an excess lost/damaged luggage claim needs to be filed, contact Jim Vogel in University Services at 402-472-3330 or jvogel1@unl.edu.