

authorized users' insurance ends on the earlier of: 1) the date your insurance under this program ceases; or 2) the date the person is no longer eligible.

FILING CLAIMS FOR BENEFITS To file a claim under this program, simply call the Plan Administrator at 1-800-418-1515 or write to: Pro-Mark Professional Marketing & Insurance Services Inc., Citibank Administrative Department, National Union Fire Insurance Company of Pittsburgh, Pa. Policy SRG 9100257, 115 West California Blvd #434, Pasadena, CA 91105. The Program Administrator will provide you with instructions and forms for filing proof of loss.

AS A HANDY REFERENCE GUIDE, PLEASE READ THIS 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 ACCOUNTHOLDER OF THE PRINCIPAL PROVISIONS OF THE INSURANCE. COMPLETE PROVISIONS PERTAINING TO THIS PROGRAM OF INSURANCE ARE CONTAINED IN POLICY NUMBER SRG 9100257 ISSUED AND UNDERWRITTEN BY NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA. ("THE COMPANY"), WITH OFFICES IN NEW YORK, NY. IF A CONFLICT EXISTS BETWEEN A STATEMENT IN THIS DESCRIPTION OF COVERAGE AND ANY PROVISIONS IN THE POLICY, THE POLICY WILL GOVERN.

SHOULD YOU HAVE ANY QUESTIONS REGARDING THIS COMMON CARRIER TRAVEL ACCIDENT INSURANCE PROGRAM, CALL TOLL FREE 1-800-418-1515, MONDAY THROUGH FRIDAY, 9:00AM-5:00PM, EASTERN TIME (PA-9620 CORP350)

* *Dependent Child(ren) means children who are primarily dependent on the insured for maintenance and support and who are under the age of 19 and reside with the insured, beyond the age of 19 who are permanently mentally or physically challenged and incapable of self support, or up to 25 if classified as a full-time student at an institution of higher learning.*

** *Authorized user means any non-cardholder traveling whose Common Carrier passenger fare is authorized and charged to the Citibank Corporate Card account.*

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\$350,000

Automatic Travel Accident Insurance Coverage For the Citibank® Corporate Card

THE PROGRAM As a Citibank® Corporate Card accountholder ("Insured"), you, your spouse, your dependent children,* and any authorized user ** of an eligible Citibank Corporate Card account whose fare has been purchased with a covered account, will be automatically insured 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 licensed Common Carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Citibank Corporate Card account.

If the entire cost of the Common Carrier passenger fare is charged to your Citibank Corporate Card account coverage is provided: 1) while at the airport, terminal or station immediately preceding departure of the Common Carrier; 2) while riding as a passenger in, entering or exiting the Common Carrier; 3) while at the airport, terminal or station of your destination immediately following arrival of the Common Carrier; and 4) while traveling on a Public Conveyance directly from the airport, terminal or station immediately following arrival of the Common Carrier.

In addition, if the entire cost of the fare has been charged to your account prior to your departure for the airport, terminal or station, coverage is also provided while riding as a passenger in, entering or exiting any Public Conveyance, but only while traveling directly to the airport, terminal or station, immediately preceding departure of the Common

Carrier. Coverage ends on the following: 1) when you alight from any Public Conveyance after departing from the airport, terminal or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station on a Public Conveyance; or 2) when you depart from the airport, terminal or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station using other than a Public Conveyance. "Common Carrier" means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons for hire. "Public Conveyance" means any land only Common Carrier, including taxi, bus, train or airport limousine, but not including courtesy transport without a specific charge.

ELIGIBILITY This travel insurance plan is provided to Citibank Corporate Card accountholders of Citibank, N.A. automatically when the entire cost of the Common Carrier passenger fare(s) is charged to a Citibank Corporate Card account while this insurance is effective. It is not necessary for you to notify Citibank, N.A., the Plan Administrator, or the Insurance Company when tickets are purchased.

THE COST This travel Insurance program is provided at no additional cost to eligible Citibank Corporate Card accountholders of Citibank, N.A.

BENEFICIARY The Loss of Life benefit will be paid to the beneficiary designated by the Insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the insured's spouse, b) the insured's children, c) the insured's parents, d) the insured's brothers and sisters, e) the insured's estate. All other indemnities will be paid to the insured. If you desire a specific beneficiary other than as designated above, notify the Plan Administrator, at the address below. The beneficiary designation supersedes any previous notification you may have made.

THE BENEFITS The full Benefit Amount is payable for accidental Injury causing loss of: life, two hands or two feet, sight of both eyes, speech and hearing in both ears or any combination thereof. One half of the Benefit Amount is payable for the accidental loss of: one hand or one foot, sight of one eye, speech or hearing in both ears. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Injury" means bodily injury (a) that is sustained as a direct result of an unintended, unanticipated accident that is

external to the body and that occurs while the injured person's coverage under this Policy is in force and (b) that directly (independent of sickness, disease, mental infirmity, bodily infirmity, or any other cause) causes a covered loss. "Loss" means, with respect to a hand, complete severance through or above the wrist joint, 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, with respect to eye, total and irrecoverable loss of the entire sight in that eye, with respect to hearing in an ear, total and irrecoverable loss of the entire ability to hear in that ear, with respect to speech total and irrecoverable loss of the entire ability to speak. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Citibank Corporate Card account. The loss must occur within one year of the accident that caused the Injury. If the Insured Person has multiple losses as the result of one accident, the Company will pay the single largest Benefit applicable to the losses incurred. In no event will duplicate request forms or multiple charge cards obligate the Insurance Company in excess of the Stated Benefit Amounts for any one loss sustained by any one Individual Insured Person as the result of any one accident.

EXCLUSIONS The policy does not cover loss resulting from: intentionally self-inflicted injury, suicide, or attempted suicide, whether sane or insane; war or act of war, declared or not; injury sustained while riding on any aircraft except Civil or Public Aircraft, or Military Transport Aircraft; or injury sustained while riding on any aircraft a) as a pilot, crew member or student pilot b) as a flight instructor or examiner.

EFFECTIVE AND TERMINATION DATE Your insurance under this program is effective on the later of: 1) December 31, 2003; or 2) the date you become an eligible person. Your insurance under this program will cease on the earliest of 1) the date the insurance policy is terminated; 2) the date your Citibank Corporate Card account ceases to be in good standing; or 3) the date you cease to be eligible.

Your spouse, dependent children and any authorized users' insurance under this program is effective on the later of: 1) the date your insurance begins; or 2) the date the person becomes eligible. Your spouse, dependent children and any