

FILING CLAIMS FOR BENEFITS To file a claim under this plan, simply call the Plan Administrator at 1-800-418-1515 or write to: Thompson & Company Insurance Services, Inc., Citibank Administrative Department-AIG Life Insurance Policy SRG 8062346, North Lake Avenue, Suite 930, Pasadena, CA 91101. The Plan 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. THE DESCRIPTION OF COVERAGE IS NOT A CONTRACT OF INSURANCE BUT IS SIMPLY AN INFORMATIVE STATEMENT OF THE PRINCIPAL PROVISIONS OF THE INSURANCE WHILE IN EFFECT. COMPLETE PROVISIONS PERTAINING TO THIS PLAN OF INSURANCE ARE CONTAINED IN THE MASTER POLICY ON FILE WITH CITIBANK (SOUTH DAKOTA), N.A. IF THIS PLAN DOES NOT CONFORM TO YOUR STATE STATUTES, IT WILL BE AMENDED TO COMPLY WITH SUCH LAWS. IF A STATEMENT IN THIS DESCRIPTION OF COVERAGE AND ANY PROVISION IN THE POLICY DIFFER, 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 age 25 if classified as a full-time student at an institution of higher learning.*

Copyright © 2004 Citibank (South Dakota), N.A.
CITI and Arc Device is a registered service mark of Citigroup Inc.


F01-5732-1-0507 CP01-83149



\$350,000

Automatic Travel Accident Insurance Coverage For the Citibank® Corporate Card

THE PLAN As a Citibank® Corporate Card accountholder, 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 accidental 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 passenger fare has been charged to your Citibank Corporate Card account prior to your departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or



airport limousine, but not including courtesy transportation provided without a specific charge), immediately a) preceding your departure directly to the airport, terminal or station, b) while at the airport, terminal, or station, and, c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal, or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your Citibank Corporate Card account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

ELIGIBILITY This travel insurance plan is provided to Citibank Corporate Card accountholders of Citibank (South Dakota), N.A. automatically when the entire cost of the 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 (South Dakota), N.A., the Plan Administrator, or the Insurance Company when tickets are purchased.

THE COST This travel Insurance plan is provided at no additional cost to eligible Citibank Corporate Card cardholders of Citibank (South Dakota), 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 is effective immediately and supersedes any previous notification you may have made.

THE BENEFITS The full Benefit Amount is payable for accidental loss of: life, two or more members, sight of both eyes, speech and hearing or any combination thereof. "Injury" means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Covered Person is covered under this policy, but not loss resulting from sickness or disease. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount 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 knuckle joints of at least four 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 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. If the Insured has multiple losses as the result of one accident, the Company will pay the single largest Benefit Amount. 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 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 a 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 DATE This insurance is effective January 1, 2002 and will cease on the date AIG Life Insurance Company Master Policy SRG 8062346, is terminated or on the date your Citibank Corporate