



DESCRIPTION OF COVERAGE

SCHEDULED AIR TRAVEL ACCIDENT INSURANCE DISCOVER GOLD CARDMEMBERS.

Discover® Gold Cardmembers are provided with up to \$250,000 Scheduled Air Travel Accident* protection. Whenever you use your Discover Gold Card (the "credit card") to charge your entire Common Carrier Fare Ticket on any Commercial Aircraft operated by a Scheduled Air Carrier under a license for the transportation of passengers for hire (herein called Scheduled Air Carrier), you automatically receive this valuable coverage at no additional cost. The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

*Coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, PA (the "Insurance Company"), with offices in New York, NY. Certain limitations and exclusions apply.

PLAN FEATURES

Benefit Amount: \$250,000 Family Aggregate Principal Sum

ACCIDENTAL DEATH BENEFITS. Insurance coverage will be equal to the benefit amount for accidental loss of life. The loss must occur within one year of the accident that caused the Injury. Family Aggregate Principal Sum means the total amount of insurance in force on the Cardmember, his or her spouse and their dependent children for any one accident. If more than one Insured Person dies as the result of the Injuries received in any one accident, the Family Aggregate Principal Sum will be pro-rated and paid in accordance with the claim payment and beneficiary provisions of the Policy. Once the Family Aggregate Principal Sum is paid for any one Insured Person in a Family that occurs as the result of any one accident, no further benefits are payable for further deaths in that Family due to Injuries received in the same accident. Maximum Accidental Death benefits payable under the Policy, if more than one Cardmember suffers a loss from the same accident, are limited to an aggregate of \$20,000,000 for all Cardmembers combined. Any reduction of benefits necessary to comply with this limitation will be made on a proportionate basis to each Cardmember up to this aggregate limit of liability. As used herein, Cardmember means cardmember, his or her insured spouse and insured dependent children. This aggregate limit does not replace or in any way affect the Family Aggregate Principal Sum stated under the Policy. "Injury" means bodily injury: (a) which 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) which directly (independent of sickness, disease, mental infirmity, bodily infirmity or any other cause) causes a covered loss.

DISAPPEARANCE BENEFITS. We will presume you suffered loss of life due to an accident if: you are riding in a Scheduled Air Carrier that is involved in a covered accident and as a result of the accident, the Scheduled Air Carrier is wrecked, sinks, or disappears; and your body is not found within one (1) year of the accident.

The total of all benefits payable for you, your spouse and your dependent children from the same accident will not exceed the \$250,000 Family Aggregate Principal Sum.

ELIGIBILITY. This automatic insurance is provided to eligible holders of the credit card whose names appear on the credit card, their spouses and their unmarried dependent children under age 19 (age 23 if attending school on a full-time basis and fully dependent on you for support). However, the age limit does not apply to a child who is incapable of self-sustaining employment by reason of mental or physical incapacity.

EFFECTIVE DATES. Your insurance under this plan is effective on the later of: 1) July 1, 2001; or 2) the date you become an eligible person. Your insurance under this plan will cease on the earlier of: 1) the date the insurance coverage is terminated; or 2) on the date you cease to be an eligible holder of the credit card.

THE BENEFICIARY. Unless you designate otherwise with a beneficiary designation form, your death benefit will be paid, in equal shares, to the first surviving class of those that follow: (1) your spouse; (2) your children; (3) your parents; or (4) your brothers and sisters. If no class has a survivor, the beneficiary is your estate. You may change your beneficiary by writing to the Insurance Company at: Accident & Health Division, 500 West Madison Street, Suite 2250, Chicago, IL 60661.

CLAIM PROCEDURE. Claim forms may be obtained through the Insurance Company. Claims for benefits must be filed with the Insurance Company within 90 days or as soon as reasonably possible after the loss occurs.

PLAN OF INSURANCE COVERAGE. You, as a Cardmember, and your spouse and children will be covered against injuries that result in an accidental death while as a passenger in or on, including getting in or out of, or on or off of, any Scheduled Air Carrier if the Common Carrier Fare Ticket for the flight was charged to your credit card. Companion tickets issued for free with the purchase of a full-fare common carrier ticket and used by a spouse or dependent child will be considered as fully charged to the credit card, if the corresponding full Common Carrier Fare Ticket is charged to the credit card. Coverage is effective when you board the Scheduled Air Carrier, provided the full Common Carrier Fare Ticket is purchased, or the travel reservation is made for the companion tickets, prior to boarding such Scheduled Air Carrier. Coverage ends when you alight from the Scheduled Air Carrier.

EXCLUSIONS. Benefits are not payable if the loss is caused by or results from: 1) self-inflicted injury or suicide; 2) sickness, disease, or mental incapacity or bodily infirmity whether directly or indirectly; 3) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes; 4) committing or attempting to commit a felony; 5) war or act of war, declared or undeclared; or (6) travel or flight in or on any vehicle used for aerial navigation, as a pilot, operator or crew member.



LIMITATIONS. Benefits will only be payable under one Cardmember account, the credit card under which the Common Carrier Fare Tickets were fully charged. Benefits are not payable for losses due to injury sustained while on a trip for which the tickets were purchased with a frequent flyer voucher. Complete provisions pertaining to this plan of insurance are contained in Policy #9029072 issued by National Union Fire Insurance Company of Pittsburgh, PA with offices in New York, NY. The premium for this insurance is paid by Discover Financial Services LLC, out of income derived from its credit card operations. Please read this Description of Coverage. Keep it in a safe place with your other insurance documents. This Description of Coverage (Form Number S30365DOC) is not a contract of insurance but is simply an informative statement to each eligible individual of the principal provisions of the insurance while in effect. If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern. Claims administered by: A&H Claims Department, P.O. Box 15701, Wilmington, DE 19850-5701, (800) 551-0824.

SECONDARY RENTAL CAR COLLISION COVERAGE PROVIDED TO DISCOVER GOLD CARDMEMBERS

DESCRIPTION OF COVERAGE.

- Secondary Rental Car Collision Coverage will reimburse You or the Rental Agency for Covered Damages as a result of Collision Damage on an excess basis (over and above any amount due from any other valid and collectible insurance or any other form of reimbursement payable by those responsible for the loss) on a secondary basis. Covered Damages are those amounts, up to \$25,000 per incident, on claims for Collision Damage to the Rented Automobile for which You or any authorized driver is legally responsible to the Rental Agency. In no event will We be liable beyond the amounts actually paid by either You or the Rental Agency. Reimbursement will be on an Actual Cash Value basis.
- From the amount of reimbursement due, the amount of any valid and collectible insurance, or the sum of \$0 (whichever is greater), shall be deducted.

DEFINITIONS:

- **Actual Cash Value** means the cost to repair or replace the Rented Automobile at the time of Collision Damage, less depreciation.
- **Collision Damage** means the direct and accidental damage to a Rented Automobile caused by upset or collision with another object.
- **Eligible Card** means the Discover Gold credit card.
- **Loss of Use** means the charges imposed by the Rental Agency, for which You are liable, due to Collision Damage to the Rented Automobile, for the period of time the vehicle is being repaired.
- **Rental Agency** means a commercial automobile rental company licensed under the laws of the applicable jurisdiction.
- **Rented Automobile** means a four-wheeled private passenger-type motor vehicle or a mini-van manufactured and designed to transport a maximum of eight passengers and used exclusively to carry passengers. It must be designed for travel on public roads and rented from a licensed Rental Agency.
- **We, Us and Our** means Virginia Surety Company, Inc.
- **You or Your** means the eligible Cardholder, hereinafter referred to as Cardmember, his or her spouse, and unmarried children under the age of 19 (or age 23 if a full-time student at an accredited college or university). Spouse includes domestic partner, which means a person designated by and listed as a domestic partner on the account of the primary Cardmember, who is at least 18 years of age, and who during the past 12 months: a) has resided in the same household as the primary Cardmember, and b) has been jointly responsible with the Cardmember for each other's financial obligations.

HOW TO GET COVERAGE:

- Initiate and pay for the entire rental transaction with Your Eligible Card. If a coupon or voucher of any kind is initially applied toward payment of the Rented Automobile, at least one day of rental must be charged to Your Eligible Card; and
- Decline the collision/loss damage waiver offered by the Rental Agency; and
- You must rent the car in Your own name and sign the rental car contract. Coverage does not apply if You pay for someone else to rent the car.
- It is not necessary for You to notify Us at the time of rental.

WHO IS COVERED:

- You

WHERE YOU'RE COVERED:

- Coverage is available in the fifty (50) United States of America and Canada. Coverage is not applicable where precluded by law or in violation of the territory terms of the rental agreement or prohibited by individual merchants.

PERIOD OF COVERAGE:

- Coverage begins when You pick up the car and ends when You turn it in to the Rental Agency.
- The period of coverage shall not exceed thirty-one (31) consecutive days.

EXCLUDED RENTAL VEHICLE:

- Trucks; recreational vehicles; campers; pickup trucks; minibuses; full-size vans mounted on truck chassis; vehicles manufactured to seat more than eight occupants; vehicles when used to carry, haul or transport any type of cargo or property; off-road vehicles; trailers; motorbikes; motorcycles; and motor scooters; antique motor vehicles (which means vehicles over 25 years old or any vehicle which has not been manufactured for 10 years or more); limousines; high-value motor vehicles (those whose replacement value exceeds \$50,000); limited-edition motor vehicles (which are high-value, exotic, high-performance or collector-type vehicles); special-interest or exotic cars (including Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce or similar vehicles, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln).

WHAT IS NOT COVERED:

- Coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. In other words, it does not cover You for damage to someone else's vehicle, or property, Your property or personal property inside the vehicle. It does not cover You for any injury to any party.
- Losses resulting from any dishonest, fraudulent or criminal act.
- Loss resulting from forgery.
- Loss that occurs while You are in violation of the Rental Agreement.
- Loss due to driving while intoxicated (as defined by the laws of the jurisdiction where the loss occurred), or under the influence of any narcotic unless prescribed by a physician, reckless driving, or due to contraband or illegal activities.
- Intentional loss or damage.
- Loss resulting from hostility of any kind (including declared war, undeclared war, invasion, rebellion, riot, civil commotion, or insurrection) or confiscation by authorities.
- Loss due to nuclear reaction or radioactive contamination.
- Loss as a result of hail, lightning, flood, earthquake, windstorm, water, or other weather-related causes.
- Loss resulting from falling objects, fire, theft or larceny, explosion, malicious mischief or vandalism.
- Loss or theft of personal belongings.
- Loss caused by someone other than You.
- Loss due to wear and tear, gradual depreciation, freezing, mechanical or electrical breakdown or failure.
- Blowouts and tire damage unless the loss is coincident with a covered loss.
- Depreciation, administrative, Loss of Use, or other fees charged by the Rental Agency.
- A single rental/contract of more than thirty-one (31) consecutive days.
- Back-to-back rentals for more than thirty-one (31) consecutive days (a back-to-back rental is two or more rentals of the same or different vehicles within the same city, with the first ending and next beginning within a 24-hour period).
- Leases or mini-leases.
- Expenses assumed, waived, or paid by the Rental Agency or its insurer. • Any obligation You assume under any agreement (other than the standard rental car agreement).
- Loss resulting from an authorized driver's lack of reasonable care in protecting the Rented Automobile before or after the loss occurs including, but not limited to, mysterious disappearance of the rental car keys, leaving the rental car running while unattended, etc.
- Damage sustained on any road not regularly maintained by a municipal, state, or federal entity.
- Loss or damage resulting from use of vehicles unlicensed for road use.
- Expenses reimbursed by your insurer, employer, or employer's insurer.
- Loss resulting from use of the Rented Automobile in tests, races, or contests.
- Loss resulting from use of the Rented Automobile to carry passengers and property for hire.
- Losses occurring in states or countries where prohibited by law.
- Losses not reported within the time period provided, as stipulated in the claim procedure.
- Coverage will not pay for, or duplicate, the collision/loss damage waiver offered by the Rental Agency.

HOW TO FILE A CLAIM:

- After Collision Damage occurs, You must contact the administrator, Aon Innovative Solutions, P.O. Box 220, Golden, CO 80402, so coverage can be verified and a claim form sent to You. You must report any Collision Damage within 45 days of the incident, or We will not be able to honor Your claim.
- Report within 24 hours any damage or loss to the appropriate official representative, including the police and Rental Agency.
- Complete and sign the claim form and attach all appropriate documentation, including a copy of:
 - The account statement showing the Rental Agency transaction; and
 - The automobile rental agreement (front and back); and
 - The police report; and
 - The initial claim report submitted to the automobile Rental Agency; and
 - The paid claim presented by the Rental Agency for the Collision Damage for which You are responsible; and
 - Proof of submission of the loss to and the results of any settlement or denial by the applicable insurance carrier(s); and
 - If no other insurance is applicable, a notarized statement from You to that effect; and
 - Any other documentation We may request.
- Be sure to submit all above required documentation to the administrator within 180 days of the incident, or as soon as reasonably possible, or the claim will not be honored.
- It is a condition of this coverage that You, as often as may be reasonably required by Us, will submit, and within Your power cause others to submit, to examinations under oath and will produce for examination all writings, books of account, bills, invoices and vouchers, or certified copies thereof, at such reasonable time and place as We may designate and will permit extracts and copies thereof to be made.
- If payment is made under the Secondary Rental Car Collision Coverage, We are entitled to recover such amounts from other parties or persons. Any party or person to or for whom We make payment must transfer to Us his or her rights to recovery against any other party or person. You must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from You. However, We will not require reimbursement against Your personal insurance carrier, but You agree to repay Us for any reimbursement, up to the amount of any recovery from Your personal insurance carrier.



FOR NEW YORK RESIDENTS:

The amounts of insurance set forth in this section are the maximum allowed by New York law. Actual amounts of insurance may be lower under the coverage:

- Secondary Rental Car Collision Coverage will reimburse You or the Rental Agency for Covered Damages as a result of Collision Damage on an excess basis (over and above any amount due from any other valid and collectible insurance or any other form of reimbursement payable by those responsible for the loss) except when the Rented Automobile is used outside the United States, its territories and possessions, or when the Eligible Card was issued to You as an employee of an organization which has provided the Eligible Card for business use, in which case coverage is primary. Secondary Rental Car Collision Coverage is an insurance program.

Reminder: Please refer to the Insurance Disclosures section.

Insurance Disclosures:

Secondary Rental Car Collision Coverage is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as Company). All information in this Description of Coverage (DOC) about these benefits is subject to the terms and conditions of the master policy. Coverage under Secondary Rental Car Collision Coverage is effective July 1, 2001. Insurance benefits are provided to Cardmember accountholders (individuals who have an open and active Discover Gold credit card account) free of charge and enrollment is automatic. This DOC replaces all prior DOC's, program descriptions, advertising and/or brochures by any party. We reserve the right to change the benefits and features of all these programs. Discover Financial Services LLC, or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, Discover Financial Services LLC, will notify the Cardmember accountholder at least 30 days in advance of the expiration of the policy or as permitted by law. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to car rentals commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. The insurance benefit applies to you, the Insured, whose cards are issued by U.S. financial institutions. These benefits do not apply if Your Eligible Card privileges have been suspended or cancelled. However, insurance benefits will still apply to car rentals commenced prior to the date that Your Eligible Card account is suspended or cancelled provided all other terms and conditions of coverage are met. All parties are expected to exercise due diligence and prudent judgement to avoid or diminish any loss to the property insured under this program. Coverage will be void if, at any time, the Cardmember has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the Cardmember's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the Cardmember shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. Salvage may be requested by the administrator. If salvage is requested, it must be remitted to the administrator at the Cardmember's expense. Failure to remit requested salvage may result in denial of the claim. No action at law or in equity shall be brought to recover on this coverage prior to the expiration of 60 days after proof of loss has been furnished in accordance with the requirements of this DOC.