TRANSACTION FEES

ATM Withdrawals

For CMA accounts:
There is no Merrill Lynch fee for the first 52 transactions per year (100 for Priority Clients). Thereafter, the Merrill Lynch
ATM withdrawal fee is $1.00 per transaction. There is no refund of ATM operator fees.

For Beyond Banking Accounts and CMA accounts with the CMA Plus® option:
There is no Merrill Lynch fee for the first 100 transactions per year. Thereafter, the Merrill Lynch ATM withdrawal fee is
$1.00 per transaction.

At U.S. ATM’s, operator fees are refunded on up to 100 transactions or a maximum of $200 in refunds per year,
whichever occurs first. Fee refunds will appear on your monthly statement.

For CMA and Beyond Banking Accounts:
ATM fees are waived at Bank of America ATMs. (Fee waiver applies to ATM surcharges only. Foreign exchange and non-
ATM cash withdrawal fees may still apply.)

International Transaction Fee

For all transactions occurring outside of the United States, there is an international transaction fee equal to 2% of the U.S. dollar amount.

Non-ATM Cash Withdrawal Fee

There is a non-ATM cash withdrawal fee of 0.25% of the total dollar amount (minimum $2.50) except for international cash
advances.

SECURITY YOU CAN COUNT ON

• EARLY FRAUD WARNING is designed to identify potential fraud if unusual or abnormal spending patterns are detected. Fraud
monitoring reviews how and where the card is being used.

• ZERO LIABILITY protects you from unauthorized purchases on your card regardless of where the transaction was made – at a
store, on the Internet, by phone or by mail.

CONVENIENCE YOU’LL APPRECIATE

• GET A YEAR-END SUMMARY that provides an entire year of transactions, all organized by category and month to facilitate tax
preparation, analysis of expenses and financial planning.

• TRACK SPENDING each month with an integrated statement that combines your Visa purchases and your Beyond Banking
Account or Cash Management Account® activity.

• PAY BILLS AUTOMATICALLY and save time when you schedule automatic payments of recurring bills such as wireless,
telephone and insurance with your card. For a list of participating service providers visit visa.com/billpay.

Effective 3/1/08

AUTO RENTAL COLLISION DAMAGE WAIVER

What is this benefit?
When certain terms and conditions are met, the Visa Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that damage or theft not payable by any other party. Here are answers to some commonly asked questions about the benefit.

Who is eligible?
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?
Subject to the terms and conditions herein, Visa Auto Rental CDW reimburses you for the deductible portion of our personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered damage or theft of the rental vehicle while it is your responsibility. If you do not have personal automobile insurance or any other insurance covering this loss, this benefit reimburses you for the covered damage or theft as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions herein, Visa Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement. Covered losses are:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?
For the benefit to be in effect, you must:
- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the auto rental company’s collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:
- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1.800.VISA.911 (847.2911) to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call the international operator and ask to be connected collect to +1.410.581.9994. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?
- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Depreciation of the rental vehicle caused by loss or damage including but not limited to “diminished value”
- Expenses reimbursable by your insurer, employer, or employer’s insurance.
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Leases and mini leases.
• Losses for which all required documentation has not been received within 365 days from the date of loss.
• Losses for which a claim form has not been received within ninety (90) days† from the date of loss.
• Losses from rental transactions which originated in Israel, Jamaica, the Republic of Ireland or Northern Ireland.

What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?
Call the Benefit Administrator at 1.800.VISA.911 (847.2911) for help. If you are outside the United States, call the international operator and ask to be connected collect to +1.410.581.9994.

When and where do I have this benefit?
This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure your Visa Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How does this benefit apply?
Within your country of residence, Visa Auto Rental CDW supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for losses reimbursed by your own insurer, employer, employer’s insurance, or any other valid and collectible insurance, however, it will pay for the outstanding deductible portion or other charges, including valid administration and “loss of use” charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, this benefit is primary in those countries where is it available, and in that case, you do not have to claim payment from any other source of insurance before receiving the benefits.

What types of rental vehicles are not covered?
Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.
Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls-Royce. However, select models of BMW, Mercedes-Benz, Cadillac and Lincoln are covered. An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.
If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1.800.VISA.911 (847.2911). If you are outside the United States, call the international operator and ask to be connected collect to +1.410.581.9994.

What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?
At the time of the damage or theft or when you return the rental vehicle, immediately ask the auto rental company for:
• A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
• A copy of the initial and final auto rental agreement(s).
• A copy of the repair estimate or itemized repair bill.
• Two (2) photographs of the damaged vehicle, if available.
• A police report, if obtainable.

How do I file a claim?
You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately but in no event later than forty-five (45) days† from the date of theft or damage, or your claim will be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.
Mail the following documentation to the Benefit Administrator:
• The completed and signed Visa Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days† of the date of the damage or theft, even if all other required documentation is not yet available, or your claim will be denied.
• A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was paid for with your eligible Visa card.
• A statement from your insurance carrier and/or your employer or employer’s insurance carrier, if applicable, or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.
• A copy of the declaration page from your automobile insurance carrier.
Enclose all the documents you received from the auto rental company:
• A copy of the Accident Report Form.
• A copy of the entire auto rental agreement(s).
• A copy of the repair estimate or itemized repair bill.
• Two (2) photographs of the damaged vehicle, if available.
• A police report, if obtainable.
• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, submit your claim online. It’s easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Auto Rental CDW go to the Visa Auto Rental CDW Claim Center at visa.com/eclaims.

If you experience difficulty in obtaining all the required documents within ninety (90) days of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within 365 days of the date of theft or damage.

Do I have to do anything else?
Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

† Not applicable to residents of certain states.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud or intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms and conditions have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained herein may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional mailings, statement inserts, or statement messages. The benefit described in these terms and conditions will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your Financial Institution can cancel or not renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1.800.VISA.911 (847.2911). If you are outside the United States, call the international operator and ask to be connected collect to +1.410.581.9994.

FORM #VCCDW01 (06/08)

LOST LUGGAGE REIMBURSEMENT

What is Lost Luggage Reimbursement?
As a covered cardholder*, you, your legal spouse (including Domestic Partner) and dependent children (“Insured Person(s)”) are automatically, at no additional cost to you, provided Lost Luggage Reimbursement Insurance while this program is in effect if you pay for your entire Common Carrier passenger fare with your applicable Merrill Lynch card. “Common Carrier” means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons for hire.

Notice for Florida Residents only: The benefits of the policy providing your coverage are governed primarily by the law of a state other than Florida.

What are the Insurance effective and termination dates?
Your insurance under this program becomes effective on the later of: 1) November 1, 2010 or 2) the date you become an eligible person. Your insurance under this program ends on the earliest of: 1) the date the master policy is terminated (in which case you will be notified by Merrill Lynch); 2) the date your applicable Merrill Lynch card is no longer in good standing; and 3) the date you are no longer a Cardholder of the applicable covered card.

Your legal spouse’s and dependent children’s insurance under this program is effective on the later of: 1) the date the person become eligible. Your legal spouse’s and dependent children’s insurance under this program ends on the earlier of: 1) the date your insurance under this program ceases; or 2) the date the person is no longer eligible.

“Cardholder” means an individual who has been issued an Access card by Merrill Lynch.

“Dependent children” means unmarried children, including adopted children, primarily dependent on the Cardholder for maintenance and support and who are under the age of 19 or up to age 25 if enrolled as a full-time student at an institution of higher learning.

“Domestic Partner” means an opposite or a same sex partner who is at least 18 years of age and has met all of the following requirements for at least the most recent 12 months: (1) resides with the Cardholder in a committed relationship; (2) shares financial assets and obligations with the Cardholder; (3) is not related by blood to the Cardholder to a degree of closeness that would prohibit a legal marriage; (4) neither the Cardholder or Domestic Partner is married to anyone else, nor has any other
Domestic Partner and (5) intends to continue the relationship indefinitely. The Company requires proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

What is Lost Luggage Reimbursement Insurance?
This coverage provides reimbursement of amounts the Insured Person actually paid for loss of or damage to the Insured Person’s Checked and/or Carry-On Baggage. This coverage applies if the entire cost of your Common Carrier passenger fare was paid for using your applicable Merrill Lynch Access card. It is not necessary for you to notify Bank, the Program Administrator, or the Company when Common Carrier tickets are purchased.

“Checked Baggage” means suitcases or other containers specifically designed for carrying personal property, and the personal property contained therein, for which a claim check has been issued to the Insured Person by a Common Carrier.

“Carry-On Baggage” means suitcases or other containers specifically designed for carrying personal property, and the personal property contained therein, which are carried on board a Common Carrier by the Insured Person.

What are the limits of coverage?
The Company’s liability will be for a maximum reimbursement amount of $1,250.00 per covered trip, of which no more than $200 will be for all jewelry and fur. Reimbursement will be on an actual Cash Value basis at the time of loss. This coverage is in excess of all other insurance or indemnity available to Insured Persons.

“Cash Value” means the cost of replacement, less depreciation as determined by the Company.

“Covered Trip (“Trip”)” means a trip, for which Common Carrier costs are paid for using the insured person’s covered card.

What if I live in the state of New York?
For insured persons who are residents of New York State, the following conditions apply: 1) the loss or damage must occur while the Insured Person is in transit; and 2) the Company’s liability will be for a maximum reimbursement amount of $1,250.00 per bag, including contents, subject to a maximum aggregate amount of $10,000 for all Insured Persons per Trip.

What is the Coverage effective and termination dates?
Subject to the provisions regarding the effective date of insurance for individuals, coverage will become effective as to each Insured Person on the following, provided the entire Common Carrier passenger fare is paid for using your Merrill Lynch Access card:

With respect to Checked Baggage, when the Insured Person receives a claim check issued by the Common Carrier.

With respect to Carry-On Baggage, when the Insured Person boards the Common Carrier.

Subject to the Policy provisions regarding the termination date of insurance for individuals, coverage will end on the following:

With respect to Checked Baggage, when the Insured Person retrieves their Checked Baggage from the baggage claim area.

With respect to Carry-On Baggage, when the Insured Person alights from the Common Carrier.

What are the exclusions?
Coverage does not apply to loss resulting from or to the following: any dishonest, fraudulent, or criminal act of the Insured Person; forgery by the Insured Person; loss due to war or confiscation by authorities; loss due to nuclear reaction, or radioactive contamination; sporting equipment, unless checked with the Common Carrier and for which a claim check has been provided by the Common Carrier; animals and perishables; cameras and accessory equipment; eye glasses and contact lenses; prosthetics devices including dentures and hearing aids; tickets, valuable papers and documents; credit cards and debit cards; securities, money, art objects, electronic equipment and business items; bullion or precious or semi-precious metals as well as stones or gems other than that contained in items of personal jewelry owned by the Insured Person; household furniture; motor vehicles, boats, watercraft and aircraft or parts for such conveyances.

Misrepresentation and Fraud. Coverage of the insured person will be void if, at any time, the Insured Person has concealed or misrepresented any material fact or circumstance concerning this coverage or the interest of the Insured Person in this coverage, or in the case of any fraud or false swearing by the Insured Person relating to this Coverage. Coverage for an Insured Person will be void if, whether before or after a loss, the Policyholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the interest of the Insured Person in this coverage, or in the case of any fraud or false swearing by the Policyholder relating to this Coverage.

How do I file a claim?
To file notice of a claim under this program, please contact the Program Administrator at 1.800.678.0768, Monday through Friday between the hours of 8 a.m. and 9 p.m. Eastern. Notice of claim for Lost Luggage must be submitted within forty-five (45) days of the date of the Loss. The Program Administrator will provide you with instructions and forms for filing proof of loss. If such forms are not provided to you within fifteen (15) days after you give notice of claim to the Program Administrator, you can satisfy the proof of loss requirements upon submitting, within ninety (90) days of the date the loss occurred, written proof covering the occurrence, the character and the extent of the loss for which you are making claim.

To provide proof of loss for a Lost Luggage claim you must also send the following information to the Program Administrator or its authorized representative: 1) a copy of the account statement showing the Common Carrier passenger fare paid; 2) a copy of the initial claim report submitted to the Common Carrier; 3) proof of submission of the loss to and the results of any settlement by the Common Carrier; and 4) proof of submission of the loss to and the results of any settlement or denial by the Insured Person’s personal insurance carrier(s). If no other insurance is applicable, a notarized statement from the Insured Person to that effect must be submitted.

When are benefits paid?
Lost Luggage reimbursements are paid within sixty (60) days after the Company’s receipt of due written proof of the loss. No action at law or in equity may be brought to recover on the Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of
You must pay the entire cost of the hotel or motel room with your covered card and/or accumulated points from your covered card.

What kind of coverage do I receive?
• Reimbursement for the cost of replacing or repairing your item(s) that have been stolen or damaged resulting from a burglary by forcible entry into your hotel or motel room.

Coverage begins when you check into (i.e., occupy the room) the hotel or motel. Coverage ends when you check out (i.e., vacate the room and close out the bill) from the hotel or motel. Coverage will not extend beyond the hotel or motel standard check out time.

Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited, to goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

What are the coverage limitations?
Coverage is limited to the actual cost up to $1,000 per claim to replace or repair your personal property that has been stolen or damaged as a result of a burglary. There is a maximum of two (2) claim(s) per twelve (12) month period.

Am I covered outside of the U.S.?
Yes. Coverage is available in the U.S. and Canada.

What items are not covered?
• Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts beyond the hotel or motel standard check out time.

Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

What kind of coverage do I receive?
• Reimbursement for the cost of replacing or repairing your item(s) that have been stolen or damaged resulting from a burglary by forcible entry into your hotel or motel room.

Coverage begins when you check into (i.e., occupy the room) the hotel or motel. Coverage ends when you check out (i.e., vacate the room and close out the bill) from the hotel or motel. Coverage will not extend beyond the hotel or motel standard check out time.

Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

What are the coverage limitations?
Coverage is limited to the actual cost up to $1,000 per claim to replace or repair your personal property that has been stolen or damaged as a result of a burglary. There is a maximum of two (2) claim(s) per twelve (12) month period.

Am I covered outside of the U.S.?
Yes. Coverage is available in the U.S. and Canada.

What items are not covered?
• Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts beyond the hotel or motel standard check out time.

Loss resulting from any dishonest, fraudulent, or criminal act committed or arranged by you

Loss resulting from contamination by radioactive or hazardous substances, including mold

Personal property contained in the hotel or motel safety deposit box

Electronic equipment (including but not limited to, laptops, PDAs, video/film cameras, or hearing aids) or sporting equipment

Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs)

Plants, shrubs, animals, pets, consumables, and perishables

Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent

Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items

Items specifically identified or described in and insured under any other insurance policy

Interest or conversion fees that are paid for using your covered card by the financial institution

How do I file a claim?
• Call the Benefit Information Center 1.800.678.0768 to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored.

Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:

• Completed and signed claim form

• Receipt showing hotel/motel charges

• Statement showing hotel/motel transactions

• Covered card travel point program statement showing the hotel or motel room was paid for with redeemed points

• Police report from the police and hotel/motel listing the items that were stolen

• Result of any settlement or denial by the hotel or motel

• Copy of initial claim report submitted to the hotel or motel

• Proof of ownership of each item stolen (i.e. original receipts, pictures, etc.)

• Any other documentation that may be reasonable requested by us or our designated representative to validate the claim

Coverage is limited to the actual cost up to $1,000 per claim to replace or repair your personal property that has been stolen or damaged as a result of a burglary. There is a maximum of two (2) claim(s) per twelve (12) month period.

Am I covered outside of the U.S.?
Yes. Coverage is available in the U.S. and Canada.

What items are not covered?
• Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts beyond the hotel or motel standard check out time.

Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).
The loss must occur within one year of the accident that caused the injury.

Consider it a loss of hand or foot or thumb and index finger of the same hand even if they are later reattached. “Benefit Amount” means the maximum amount applicable at the time the entire cost of the passenger fare is paid for using a covered card account.

If the entire cost of the Common Carrier passenger fare is paid for using your covered 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 paid for using your card 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.

“Public Conveyance” means any land only Common Carrier, including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge.

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 transportation than a Public Conveyance.

Who is eligible for Travel Accident Insurance?

This Common Carrier travel accident insurance coverage is provided to you, a covered cardholder automatically when the entire cost of the Common Carrier passenger fare(s) is paid for using a covered card account while this insurance is effective. It is not necessary for you to notify Merrill Lynch, the Program Administrator, or the Company when Common Carrier tickets are purchased.

What is the cost?

This travel insurance program is provided at no additional cost to covered cardholders.

Who is the beneficiary?

The loss of life benefit is paid to the beneficiary designated by the Insured Person. If no such designation has been made, or if no beneficiary is living on the date of the Insured Person’s death, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured Person’s spouse; b) the Insured Person’s children; c) the Insured Person’s parents; d) the Insured Person’s brothers and sisters; or e) the Insured Person’s estate. All other indemnities will be paid to the Insured Person. If you desire a specific beneficiary other than as designated above, notify the Program Administrator, at the address below. The beneficiary designation supersedes any previous notification you may have made.

What are the benefits?

The full Benefit Amount of $500,000 is payable for accidental loss of life, two hands or two feet, sight of both eyes, one hand or one foot and sight of one eye, speech and hearing in both ears or any combination thereof. “Injury” means bodily injury resulting directly and independently of all other causes from an accident that occurs while the Insured Person is covered under the Policy. One half of the Benefit Amount is payable for accidental loss of: one hand, 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. “Loss” means, with respect to a hand, complete severance through or above the metacarpophalangeal knuckle joints of at least four fingers on the same hand, 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 or thumb and index finger of the same hand even if they are later reattached. “Benefit Amount” means the maximum amount applicable at the time the entire cost of the passenger fare is paid for using a covered 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 cards obligate the 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. In the event of multiple losses arising from any one accident per covered card account, the Company’s liability for all such losses will be subject to an aggregate limit equal to twice the Benefit Amount.

1 For Illinois and Vermont residents, the definition of Injury will read: “Injury” means bodily injury resulting directly from an accident which occurs while the Insured Person is covered under the Policy.

2 For Pennsylvania residents, the one year time frame does not apply to Accidental Death.
Amount for loss of life. Benefits will be paid to each Insured Person on a proportionate basis up to this covered card account aggregate limit of liability.

Note: Maximum benefits for any one single accident are limited to a $35,000,000 aggregate for all Insured Persons of Bank of America combined. Benefits will be paid to each Insured Person on a proportionate basis up to this aggregate limit of liability.

What are the exclusions? This insurance does not cover any loss caused by or 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; Injury sustained while riding on any aircraft a) as a pilot, crewmember or student pilot or b) as a flight instructor or examiner; or sickness or disease.

What are the effective and termination dates? Your insurance under this program is effective on the later of: 1) November 1, 2010; 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 covered card account ceases to be in good standing; or 3) the date you cease to be an eligible Cardholder. 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 authorized users’ insurance under this program ends on the earlier of: 1) the date your insurance under this program ceases; or 2) the date the person is no longer eligible.

How do I file a claim for benefits? To file a claim under this program, simply call the Program Administrator toll free at 1.800.678.0768, Monday through Friday, 8 a.m. - 9 p.m. Eastern, or write to the Program Administrator: Cardwell Agency, P.O. Box 6175 Westerville, OH 43086-6175. The Program Administrator will provide you with instructions and forms for filing proof of loss. If such forms are not sent within fifteen (15) days after the giving of notice, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. Written proof of loss must be given to the Company within ninety (90) days after the occurrence of any covered loss, or as soon thereafter as is reasonably possible.

Time of Payment of Claims: Benefits payable under the Policy will be paid immediately upon the Company’s receipt of due written proof of the loss.

Physical Examination and Autopsy: The Company at its own expense has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.  

Legal Actions: No action at law or in equity may be brought to recover on the Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of three years after the time written proof of loss is required to be furnished.

Please read this Description of Coverage 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 Cardholder of the principal provisions of the insurance. Complete provisions pertaining to this program of insurance are contained in Policy Number 9110568 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. If you have any questions regarding this Common Carrier Travel Accident Insurance program, call toll-free: 1.800.678.0768, Monday through Friday, 8 a.m. – 9 p.m. Eastern.

Note: This Description of Coverage replaces any and all Descriptions of Coverage previously issued with respect to the insurance described herein.

* “Cardholder” means an individual who has been issued a card by Bank of America, N.A. Other eligible persons include a Cardholder’s respective legal spouse; children who are primarily dependent on the Cardholder for maintenance and support and who are under the age of 19, or up to age 25 if classified as a full-time student at an institution of higher learning; and authorized users (any person who is authorized by the Cardholder and registered with Bank of America, N.A. to use the Cardholder’s account).