

**Premium Emergency Assistance for the Premier Card**

**For 24 hour emergency assistance call:**

Toll Free: 855-327-1424

Worldwide Collect: 630-694-9774

**TERMS OF SERVICE FOR PREMIUM EMERGENCY ASSISTANCE**

This document details the premium emergency assistance services ("Premium Emergency Assistance") provided by AXA Assistance USA ("AXA") and for which Covered Persons (as defined below) may be eligible as described herein. The terms contained within these Terms of Service for Premium Emergency Assistance are between AXA and Covered Persons.

**I. GENERAL TERMS**

**Eligibility:** In order to be eligible for the services and benefits described below, offered., through AXA, the person receiving the services and benefits must be a Covered Person as defined below. Eligibility for medical transportation/medical evacuation requires an Active Card as defined below.

**Duration of Coverage:** The coverage period of the services and benefits described herein, rendered by AXA on., runs concurrent with the validity of the **Premier Card** account. If for any reason the Cardmember's **Premier Card** account is terminated or cancelled, the Covered Persons' eligibility to receive the services and benefits described herein will be immediately canceled.

**Access:** The services and benefits offered in this program will be arranged by AXA.

The benefits described herein are non-transferable.

**Availability of Services:** Services are available worldwide and are subject to the limitations set out in the terms and conditions, below. In no event will the services be available in any country or territory which is the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by AXA to guarantee service.

**II. GENERAL DEFINITIONS**

**Card** means the **Premier Card**

**Covered Person(s)** means a Cardmember; or such Cardmember's spouse (or partner) living at the same address as the Cardmember, while traveling with the Cardmember; and the above-mentioned Cardmember's dependent children under 23 years of age living at the same address as the Cardmember, while traveling with the Cardmember.

**Cardmember(s)** means a holder of a **Premier Card** whose name is embossed, printed or otherwise affixed on a Card, or who has entered into an agreement with U.S. Bank for the extension of credit to be used to purchase goods and services from merchants participating on the American Express network.

**Active Card** means a card with at least one (1) purchase transaction, other than a balance transfer, but including cash access, within the last thirty (30) days and during the Duration of Coverage period in effect when the assistance services are requested.

**III. CONTENT OF THE ASSISTANCE SERVICES**

**There are four components of the Premium Emergency Assistance program:**

1. Medical Emergency Assistance;
2. Legal Emergency Assistance;
3. Personal Assistance; and
4. Travel Oriented Assistance.

**MEDICAL EMERGENCY ASSISTANCE**

**The Covered Person is entitled to obtain:**

Referrals for medical services:

Physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, and suppliers of contact lenses and medical aid equipment.

Dispatch of a doctor on the spot:

If the Covered Person's condition or the circumstances require it; (the cost of health treatment and any doctor's fees shall be borne by the Cardmember).

Hospital admission:

Organization of hospital admission and, if requested, the guarantee of medical expenses (to be charged to Cardmember's account and subject to authorization by the Cardmember and U.S. Bank.

Dispatch of necessary medicines which cannot be found locally:

The cost of the medicine shall be borne by the Cardmember. The cost of shipment shall be borne by AXA.

Replacement of broken, lost or stolen glasses or contact lenses:

The cost of the actual lenses or glasses shall be borne by the Cardmember. The cost of shipment shall be borne by AXA.

Transfer of lost or forgotten prescriptions

When possible by law, AXA shall endeavor to facilitate the transfer of a prescription from a Covered Person's home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be borne by the Covered Person.

Medical transportation / medical evacuation \$100,000

Abroad

Transportation of the Covered Person to a better-equipped or more specialized hospital. Transportation of the Covered Person to the closest hospital to home if he/she is outside his/her country of residence.

Transportation of the Covered Person to his/her place of residence, provided that his/her condition allows him/her to leave the hospital. (**\$100,000** evacuation/repatriation coverage ONLY while travelling 100 miles away from primary residence).

**LEGAL ASSISTANCE**

Lawyer referrals

Legal assistance, up to a maximum \$1,000 US Dollars

If the Covered Person is jailed (or threatened to be) following a road traffic accident, AXA shall appoint and advance the fees of a lawyer (to be charged to Cardmember's account and subject to authorization by the Cardmember and US Bank, ).

Advance payment for bail bond, up to a maximum \$10,000 US Dollars

If the Covered Person is jailed (or threatened to be) following a road traffic accident, AXA shall advance the bail bond (to be charged to Cardmember's account and subject to authorization by the Cardmember and U.S. Bank.

**PERSONAL ASSISTANCE**

Information for preparing a journey:

No limitations

Information on visas, passports:

No limitations

Information on inoculation requirements for foreign travel:

No limitations

Information on customs and duty regulations:

No limitations

Information on foreign exchange rates and value added taxes:

No limitations

Referrals to American Express Travel service offices world-wide:

No limitations

Referrals to embassies or consulates:	Abroad
Referrals to interpreters:	Abroad
Dispatch of an interpreter:	Abroad

In case of imprisonment, hospitalization or circumstances that demand the services of an interpreter, AXA shall make the necessary arrangements to provide the Covered Person with an interpreter (to be charged to the Cardmember's account and subject to authorization by the Cardmember and US Bank).

Assistance for return trip, up to a maximum of \$1,000 US Dollars

In case of loss or theft of the Covered Person's credit card or identity papers necessary to return home, AXA shall provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided (to be charged to Cardmember's account and subject to authorization by the Cardmember U.S. Bank).

### **TRAVEL ORIENTED EMERGENCY ASSISTANCE**

Cash advances, up to a maximum \$1,000 US Dollars

In the event of lost or stolen cash, Travellers Cheques, credit and charge cards or in the event that there are no ATMs available at the Covered Person's location, AXA shall advance cash to the Covered Person (to be charged to Cardmember's account and subject to authorization by the Cardmember and U.S. Bank).

Urgent message relay: No limitations

Transmission of urgent messages from the Covered Person to relatives, business associates, friends residing in his/her country of residence and vice versa.

Luggage assistance: No limitations

AXA shall provide assistance in locating lost luggage and shall provide to the Covered Person regular updates on the location status.

Assistance for return trip, up to a maximum of \$1,000 US Dollars

In case of loss or theft of the Covered Person's Card or identity papers necessary to return home, AXA shall provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided (to be charged to Cardmember's account and subject to authorization by Cardmember and U.S. Bank).

Repatriation of the body in the event of the death of the Covered Person: Abroad

Repatriation of the body to the place of burial in his/her country of residence.  
Coffin provided (transportation of coffin subject to regulations within international laws).

Repatriation home of the other Covered Persons: Abroad

In case of the repatriation of one of the Covered Persons, the simultaneous repatriation of the other Covered Persons travelling with him/her to their place of residence will be provided, if the other Covered Persons cannot return home by the means of transportation initially planned.

Visit of a close relative in case of hospitalization over seven (7) days: Abroad

Return ticket provided to one (1) close relative if the Covered Person is hospitalized for more than seven (7) days. (Close relative: Covered Person's father, mother, parents-in-law, spouse or partner, child, brother or sister and living in the Covered Person's country of residence.)

Escort for children under fifteen (15): Abroad

If the person accompanying the Covered Person's children under fifteen (15) years of age is unable (due to illness or injury) to take care of them, the required tickets shall be provided to a person\*, appointed by the Covered Person, to repatriate the children. If the appointed person is not available, AXA shall send an escort to repatriate the children. (\* living in the Covered Person's country of residence)

**Unanticipated return home:**

Abroad

In case of hospitalization of a close relative exceeding ten (10) days or the death of a close relative or in case of serious damage to the Covered Person's home, a return ticket home shall be provided.

**CATEGORY OF TRANSPORTATION TICKET PROVIDED IN CASE OF ASSISTANCE**

Economy class air ticket or first class rail ticket. (AXA decide which means of transportation will be provided.)

**COST OF THE ASSISTANCE SERVICES PROVIDED**

Most of the assistance services are offered to Covered Persons or other persons (i.e. close relative or escort) at no cost. However, according to circumstances and depending on the nature of the requested service, AXA may have to make cash advances against the Cardmember's account, subject to the Cardmember's approval. In this case, the advanced payment and associated delivery fees are reimbursed to AXA through the debit of the Cardmember's Card account, subject to prior approval by U.S. Bank.