

North America



Insurance coverage described in this slide is provided by various third-party providers (not Bank of America, N.A. or any of its affiliates directly) and is subject to the limits as defined in the Policy and other terms and conditions contained in the Policy.



United States and Canada	Corporate Card, Commercial Card, Virtual Travel Card, Purchasing Card and Central Travel Accounts (lodge card)	Executive Card	Executive Explorer
Travel Accident Insurance	\$500,000 US , CA – English , CA-French	\$1MM, Door to Door US , CA-English , CA-French	\$1MM, Door to Door US , CA-English , CA-French
Lost Luggage	\$3,000 US , CA-English , CA-French	\$5,000 US , CA-English , CA-French	\$5,000 US , CA-English , CA-French
Baggage Delay	Not available	Not available	\$100/day, 5 day max US , CA-English , CA-French
Collision / Loss Damage Insurance (Auto)	US – Visa , US-Mastercard , Canada-English , Canada- French	US – Visa , US-Mastercard , Canada-English , Canada- French	US – Visa , US-Mastercard , Canada-English , Canada- French
Roadside Assistance	US – Visa , US-Mastercard , Not available in Canada	US – Visa , US-Mastercard , Not available in Canada	US – Visa , US-Mastercard , Not available in Canada
Ride Share Protection	Not available	Not available	\$250,000 Accidental Death & Dismemberment \$250 Personal Property Coverage (US Only)
Cellular Telephone Protection	Not available	Not available	\$600 Per Claim Benefit Payment following a \$100 Deductible (US Only)
Travel Emergency Assistance	US – Visa , US-Mastercard , Not available in Canada	US , Not available in Canada	US , Not available in Canada
Emergency Evacuation and Transportation; Repatriation of Remains	US: Visa or Mastercard (arrangement assistance only) Canada: \$50,000 Evacuation / \$1,000 Repatriation CA-English , CA-French	US: Visa or Mastercard (arrangement assistance only) Canada: \$50,000 Evacuation / \$1,000 Repatriation CA-English , CA-French	US & Canada: \$50,000 Evacuation / \$1,000 Repatriation US , CA-English , CA-French
Concierge	Not available	US and Canada	US and Canada
Legal Assistance	US - Visa or US - Mastercard Not available in Canada	Visa or Mastercard Not available in Canada	Visa or Mastercard Not available in Canada
Employee Misuse/Abuse (Waiver of Liability and Claim form)	US – Visa , US-Mastercard , Canada	US – Visa , US-Mastercard , Canada	US – Visa , US-Mastercard , Canada
Fraud or transaction disputes	Contact Bank of America customer service using the number shown on the back of your card within the first business day after discovery or within 60 days of posting in the billing statement, whichever is earlier		
1 Notice and consent regarding personal information	Canada Only: English and French		

EMEA



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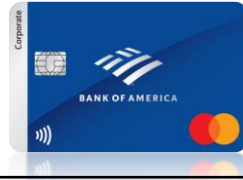


EMEA	Corporate Card, Virtual Travel Card, Purchasing Card and Central Travel Accounts (lodge card)	Executive Card	Executive Explorer
Personal Accident Full Trip Cover	£200,000 GBP EMEA Summary . EMEA Certificate . These countries may have alternate coverage limits: South Africa , UAE	£400,000 GBP EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£800,000 GBP EMEA Summary . EMEA Certificate . Not available in South Africa and UAE
Loss of Baggage	£500 GBP (£50 GBP excess) EMEA Summary . EMEA Certificate . UAE - Corporate Card Only up to \$1K Not available in South Africa	£1,250 GBP (£50 GBP excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£4,000 GBP (£50 GBP excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE
Travel Delay	£40 GBP/hour (4 hours excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£60 GBP/hour (4 hours excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£60 GBP/hour (4 hours excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE
Baggage Delay	£40 GBP/hour (4 hours excess) EMEA Summary . EMEA Certificate . UAE - Corporate Card Only up to \$250 Not available in South Africa	£60 GBP/hour (4 hours excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£60 GBP/hour (4 hours excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE
Car Rental Protection	Not available	Not available	Car rental collision damage waiver excess up to £1,500 GBP. EMEA Summary . EMEA Certificate . Not available in South Africa and UAE
Ride Share Protection	Covered under emergency medical expenses while cardholder is on a Journey outside their country of residence. EMEA Summary . EMEA Certificate . Not available in South Africa and UAE		
Cell Phone Protection	Covered under baggage for up to £250 per item max £1,250 in total while cardholder is on a Journey outside their country of residence. EMEA Summary . EMEA Certificate . Not available in South Africa and UAE		
Emergency Medical Expenses	£250,000 GBP (£100 GBP excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£1,000,000 GBP (£100 GBP excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£1,000,000 GBP (£100 GBP excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE
Evacuation and Repatriation expenses / Transportation of Mortal Remains / Return of Dependent Children	£250,000 GBP (£100 GBP excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£1,000,000 GBP (£100 GBP excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE	£1,000,000 GBP (£100 GBP excess) EMEA Summary . EMEA Certificate . Not available in South Africa and UAE
Medical and Travel Assistance Services	Provided by International SOS. EMEA Summary . EMEA Certificate . Not available in South Africa and UAE		
Employee Misuse (Business Card Liability Waiver)	Up to £10,000 GBP per cardholder and £75,000 GBP per company per year. EMEA Certificate . Alternate coverage limits: UAE . Not available in South Africa	Up to £15,000 GBP per cardholder and £100,000 GBP per company per year. EMEA Certificate . Not available in South Africa and UAE	Up to £15,000 GBP per cardholder and £100,000 GBP per company per year. EMEA Certificate . Not available in South Africa and UAE

APAC



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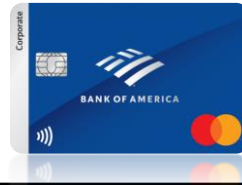


APAC	Corporate Card, Virtual Travel Card, Purchasing Card and Central Travel Accounts (lodge card)	Executive Card (Australia only)	Executive Explorer (Australia, Singapore, Hong Kong and India only)
Personal Accident Full Trip Cover	\$400,000 USD AU, HK, SG These countries may have alternate coverage limits: CN, ID, IN, JP, MY, PH, KR, TH	\$400,000 USD	\$1,000,000 USD
Loss of Baggage	\$1,500 USD (\$50 USD excess) AU, HK, SG These countries may have alternate coverage limits: CN, ID, IN, JP, MY, PH, TH Not available in KR	\$1,500 USD (\$50 USD excess)	\$5,000 USD (\$50 USD excess)
Baggage Delay	These countries may have alternate coverage limits: CN, ID, MY, PH, TH Not available in AU, HK, IN, SG, JP, KR	Not available	\$100 USD/hour (4 hours excess)
Travel Delay	These countries may have alternate coverage limits: CN, ID, MY, PH, KR, TH Not available in AU, HK, IN, SG, JP	Not available	Not available
Car Rental Protection	Not available		
Ride Share Protection	Not available	Not available	\$250,000 Accidental Death & Dismemberment \$250 Personal Property Coverage
Cell Phone Protection	Covered under baggage for up to \$250 USD per item max \$1,500 USD in total while cardholder is on a Journey outside their country of residence AU, HK, SG These countries may have alternate coverage limits: CN, ID, IN, JP, MY, PH, TH Not available in KR	Covered under baggage for up to \$250 USD per item max \$1,500 USD in total while cardholder is on a Journey outside their country of residence	Covered under baggage for up to \$250 USD per item max \$1,500 USD in total while cardholder is on a Journey outside their country of residence
Emergency Medical Expenses	\$200,000 USD (\$100 USD excess) AU, HK, SG These countries may have alternate coverage limits: CN, IN, JP, MY, PH, KR, TH Not available in ID, MY	\$200,000 USD (\$100 USD excess)	\$200,000 USD (\$100 USD excess)
Evacuation and Repatriation expenses / Transportation of Mortal Remains / Return of Dependent Children	\$200,000 USD (\$100 USD excess) AU, HK, SG These countries may have alternate coverage limits: CN, ID, IN, JP, MY, PH, KR, TH	\$200,000 USD (\$100 USD excess)	\$200,000 USD (\$100 USD excess)
Medical and Travel Assistance Services	AU, HK, SG These countries may have alternate coverage limits: CN, ID, IN, JP, MY, PH, KR, TH	Provided by Intana Global Limited	Provided by Intana Global Limited
Employee Misuse (Business Card Liability Waiver)	Up to \$25,000 USD per Cardholder and \$1,650,000 USD per company per year AU, HK, SG These countries may have alternate coverage limits: TH, IN Not available in CN, ID, JP, MY, PH, KR	Up to \$25,000 USD per Cardholder and \$1,650,000 USD per company per year	Up to \$25,000 USD per Cardholder and \$1,650,000 USD per company per year

Latin America



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Argentina, Brazil, Caribbean, Chile, Colombia, Dominican Republic, Mexico, Peru, Puerto Rico, Uruguay, Venezuela & other CA/SA countries	Corporate Card and Central Travel Accounts (Iodge card)
Travel Accident Insurance (MasterTravel)	\$250,000 USD English
Lost Luggage	\$1,200 USD English
Baggage Delay	Up to \$500 USD
Collision / Loss Damage Insurance (Auto)	\$50,000 USD
Ride Share Protection	Not Available
Cellular Telephone Protection	Not Available
Travel Emergency Assistance (Mastercard Global Service)	Included
Emergency Evacuation and Transportation; Repatriation of Remains	Up to \$75,000 USD
Concierge	Not Included
Employee Misuse/Abuse (MasterCoverage)	\$15,000 USD
Other insurances: (ATM Robbery & Assault Protection, Travel Assistance Services, MasterAssist Plus)	See Benefits Guide