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Travel and Emergency Assistance Services

United States – Executive Explorer Card Accounts

(applies to both Visa and Mastercard)

Description of Coverage provided for Bank of America

Description of Coverage

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

Your Guide to Benefit describes the benefit in effect as of 11/1/19. Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

Travel and Emergency Assistance Services

Emergencies can escalate quickly when you are traveling away from home. Something that is relatively straight forward when you are not traveling, like replacing prescription medication, can be a difficult task when you are dealing with local laws or language barriers.

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

What are Travel and Emergency Assistance Services, and how do I use these services when I need them?

Travel and Emergency Assistance Services provide assistance and referral services in case of an emergency while you are traveling away from home. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year. Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**. If you are outside the United States, call collect at **1-804-673-1675**.

Who is eligible for this benefit?

The Cardholder and all Covered Person(s) are eligible for this benefit.

What are the specific services and how can they help me?

- Emergency Message Service – can record and relay emergency messages for you. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. ***All costs are your responsibility.***
- Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your personal account. ***All costs are your responsibility.***
- Legal Referral Assistance – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. ***All costs are your responsibility.***
- Emergency Transportation Assistance – can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring you home and helping you stay in contact with family members or employers during the

emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. *All costs are your responsibility.*

- Emergency Ticket Replacement – helps you through your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to you, should you lose your ticket. *All costs are your responsibility.*
- Lost Luggage Locator Service – can help you through the Common Carrier’s claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses your checked luggage. *You are responsible for the cost of any replacement items shipped to you.*
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. *All costs are your responsibility.*
- Prescription Assistance and Valuable Document Delivery Arrangements – can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of your prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. *All costs are your responsibility.*
- Pre-Trip Assistance – can give you information on your destination before you leave – such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Definitions

Cardholder means an individual to whom a commercial card Account has been issued by Bank of America.

Covered Person means the Cardholder’s Immediate Family Member and business associates. Covered Person also means person(s) employed by or authorized by the company for which the Account is issued.

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Immediate Family Member means the Cardholder’s Spouse or dependent children under twenty-two (22) years old.

Additional provisions for Travel and Emergency Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.