



CREDIT CARD ENHANCEMENT PRODUCTS

Arch Insurance Group's Travel & Accident Division underwrites Credit Card Enhancement insurance products. Travel Insurance coverage is provided automatically when the insured charges their full air fare, car rental or hotel stay, less redeemable tickets, points, vouchers, miles or coupons on the eligible credit card. A charge must be made on the eligible credit card in order for coverage to be triggered.

CUSTOMER PROFILE

- Financial Institutions
- Credit Unions
- Program Associations

PRODUCTS

- Accidental Death & Dismemberment (AD&D)
 - Common Carrier
 - Scheduled Air
 - 24 hour "Door to Door" (business/corporate cards)
- Baggage Delay
- Collision Damage Waiver
- Hotel/Motel Burglary
- In-Hospital Indemnity
- Lost Baggage
- Medical Evacuation & Repatriation
- Trip Cancellation/Interruption
- Trip Delay

KEY FEATURES

- Dedicated plan administration capabilities
- Insured has the ability to purchase additional limits of protection
- Ability to offer "core buy-up" programs to financial institutions
- Coverage is provided to spouse or domestic partner and unmarried dependent children
- Specialized underwriting and claim services
- Website customization to assist the financial institution on selling insurance programs to their banking customers
- Insured can view the status of their claim in real time
- Identity Theft Resolution services provided by Worldwide Assistance
- Travel Assistance and Phone Concierge services available.

CAPACITY

- Up to \$1 million per person limits for AD&D
- Up to \$100,000 Combined Single Limit (CSL) per person for Medical Evacuation and Repatriation
- No per account aggregate

DISTRIBUTION

- Specialty producers and agents
- Financial institutions

MINIMUM UNDERWRITING GUIDELINES

- Minimum AD&D premium of \$10,000
- Minimum Collision Damage Waiver (CDW) premium of \$25,000
- Minimum card volume of \$100,000

SUBMISSION GUIDELINES

- Completed application
- Minimum of three to five years of loss data

CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email claims@archinsurance.com.

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NATIONAL CONTACTS (All Regions)

Linda Fallon

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Insurance coverage is underwritten by one or more member companies of Arch Insurance Group in North America, which consists of Arch Insurance Company (a MO corporation, NAIC# 11150), Arch Specialty Insurance Company (a NE corporation, NAIC# 21199) and Arch Excess & Surplus Insurance Company (a NE corporation, NAIC# 10946). Executive offices are located at One Liberty Plaza in New York City 10006. Not all insurance coverages or products are available in all jurisdictions. Coverage is subject to actual policy language. This information is intended for use by licensed insurance producers.