



Travel Benefits

Elan Financial Services One Card offered by Heritage Bank

One Card traveler benefits cover:

- Travel accident insurance (up to \$250,000)
- Secondary lost luggage insurance
- Emergency card replacement & lost/stolen card assistance
- Pre-trip travel planning assistance
- Emergency translation & message relay services
- Emergency transportation assistance
- Primary auto rental insurance
- Lost luggage locator service
- Emergency ticket replacement
- Roadside assistance
- Medical and legal referral assistance
- Prescription assistance
- Valuable document delivery assistance

Travel accident insurance

The One Card provides \$250,000 in common carrier travel accident insurance. Common carrier travel accident insurance protects against losses caused by either a common carrier accident, or an accident incurred on the way to or from the terminal in a common carrier (i.e., taxi, bus or train).

Travel accident insurance applies to the cardholder, spouse and children while traveling worldwide for business purposes. Common carrier tickets purchased for fellow employees and tickets acquired with redeemed frequent flyer points or coupons are also covered. This insurance is automatically provided to cardholders and/or a central billing account user.

When the unexpected happens, you are automatically protected with One Card Travel Insurance.

Secondary lost luggage insurance and lost luggage locator service

Cardholders will be reimbursed for lost or damaged luggage if the common carrier's payment for the loss or damage is less than the cardholder's claim. This coverage applies to both checked and carry-on luggage. Lost Luggage Insurance coverage applies only to losses in excess of the reimbursement from the common carrier. The maximum additional coverage provided under this agreement for the One Card is \$1,250.

To expedite claim processing through Elan Financial Services, first settle your initial reimbursement claim with the carrier. If your loss exceeds your carrier's reimbursement and falls within our agreement guidelines, then Elan coverage applies.

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.

Auto rental insurance

Primary auto rental coverage reimburses for damages caused by theft or collision – up to the actual cash value of most rented cars – when a rental vehicle is paid with the One Card. The cardholder must decline the rental company's collision damage waiver option for coverage to apply. Our primary auto rental insurance program means that your organization can eliminate self-insured or agency-insured expenses. There is no additional charge for this coverage.

Rental periods may not exceed 31 days. Claims must be reported to Visa within 45 days of the accident and the claim form and all documents must be filed within 90 days of the accident for coverage to apply.

Emergency and assistance services*

- Emergency transportation assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your business associates home and staying in contact with family members or employees.
- Emergency ticket replacement can help you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you.
- Emergency message service can record and relay emergency messages for travelers, immediate family members or business associates.
- Emergency translation service can provide telephone assistance in all major languages and can help find local interpreters, if available, when you need more extensive assistance.
- Medical referral assistance can provide medical referral, monitoring and follow-up. The program administrator can provide names of English-speaking local doctors, dentists, and hospitals.
- 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.
- Pre-trip assistance can give you information on your destination before you leave including information on ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passports/travel documents.
- Prescription assistance can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies.

* All costs related to the service are the cardholder's responsibility.

Who to call for assistance or to report a claim

For 24/7 assistance or to report a claim contact the following groups:

Insurance Coverage	Within the U.S.	Outside the U.S.
<ul style="list-style-type: none"> • Travel accident insurance • Lost luggage locator service • Secondary baggage insurance • Emergency card replacements & lost/stolen card assistance 	Contact Elan Customer Service at 800-344-5696	Call collect at 701-461-2042
<ul style="list-style-type: none"> • Auto rental insurance • Emergency ticket replacement • Roadside assistance • Emergency translation and message relay service • Medical and legal referral service • Pre-trip planning • Prescription assistance • Valuable document delivery service 	Contact Visa at 800-847-2911	Call collect at 410-581-9994

Please refer to Visa Card Guide to Benefits for complete coverage details.

For more information

To find out how your organization can benefit from the One Card, please contact your Heritage Bank Relationship Manager.

¹ Luggage exclusions include: animals, automobiles and automobile equipment or parts, motorcycles, boats, motors or other motorized vehicles. Bicycles (except when checked with the common carrier), contact lenses, eyeglasses, hearing aids, artificial teeth, dental bridges, prosthetic limbs, medical devices, or other removable medical or dental apparatus. Money, securities, credit cards, checks or travelers checks or other negotiable instruments. Tickets, documents, keys, coins, deeds, bullion, stamps, perishables, consumables, perfume or jewelry. Cameras, PDAs, personal computers, cell phones and other electronic devices. Sporting equipment, business items, art and collectable objects. Household furniture, rugs or carpets. Luggage held, seized, quarantined, or destroyed by customs or a government agency. Items specifically identified or described that are insured by a separate insurance policy. Loss resulting from abuse, fraud, or hostilities of any kind (including but not limited to war, invasion, rebellion or insurrection). Items shipped as freight.

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