Travel Accident Insurance



Travel with accident protection

When you purchase your airline ticket with your covered Congressional Federal Visa® card you can receive <coverage level> of accidental death and dismemberment coverage. This coverage applies to more than travel – it also can be in place when you have used your covered Congressional Federal Visa® card to purchase your ticket for travel via other forms of eligible transportation, such as a ferry, cruise ship, train or bus.

Coverage includes courtesy ground transportation to and from the airport (or train depot, bus terminal, etc.) and between terminals and while you are at the airport immediately before departure, or immediately after arrival on any covered trip.

Questions about coverage?

To ask a question or make a claim, please contact the Plan Administrator, cbsi, 550 Mamaroneck Ave., Harrison, NY 10528.

Please keep in mind you will want to read the full Terms and Conditions provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered Congressional Federal Visa® card to secure transactions.

Below you will find answers to the most commonly asked questions about the benefit

Q: Who is covered under the program?

A: Congressional Federal Visa® cardholders and their dependents are covered when their tickets are purchased with your covered Congressional Federal Visa® card.

Q: How does the benefit work?

A: Payment of accidental death and dismemberment benefits are provided if you are injured while riding as a fare-paying passenger in, or getting on or off, a flight or other common carrier for which a ticket was purchased using your covered Congressional Federal Visa® card. If you are injured in a covered accident and suffer any of the losses shown in the schedule of covered losses below, you may receive the benefit amount shown for that loss.

| Loss | Maximum % of benefit |
|---|----------------------|
| Life | 100% |
| Both hands or both feet | 100% |
| Sight of both eyes | 100% |
| One hand and one foot | 100% |
| Speech and hearing | 100% |
| One hand or one foot and the sight of one eye | 100% |
| One hand or one foot | 50% |
| Sight of one eye | 50% |
| Speech or hearing | 50% |
| Thumb and index finger on the same hand | 25% |

Q: How does Travel Accident work if I have other coverage?

A: This benefit is paid to you regardless of other coverage you may have.