

Dear Cardholder,

We were recently informed by J.P. Morgan Commercial Card of an upcoming cardholder insurance benefits change. Effective July 1, 2022, your commercial card insurance benefits will be underwritten and administered by J.P. Morgan's new provider, Virginia Surety Company, Inc.\* (an Assurant member company).

### No Lapse in Benefits

Your cardholder insurance benefits will continue seamlessly through this change in provider. Virginia Surety Company, Inc. will underwrite and administer the same types of benefits previously provided to cardholders: Worldwide Travel Accident Insurance, Lost, Stolen, or Damaged Baggage Protection, Hotel/Motel Burglary, Medical Evacuation.

Additionally, you will continue to have access to all network-provided (Visa or Mastercard) benefits, including auto rental insurance. Network-provided benefits are not impacted by this change.

### Existing Claims

Chubb will continue to manage existing claims in process, as well as new claims with a date of loss before July 1, 2022, until completion. For questions regarding Chubb claims, please refer to the table below.

Insurance Benefit	Contact Number
Travel Accident	1-855-830-3725
Lost Luggage	1-800-356-8955
Hotel/Motel Burglary	1-800-554-1275
Emergency Evacuation and Repatriation	1-800-508-1276

### New Claims

Beginning July 1, 2022, new claims should be initiated directly with Virginia Surety Company, Inc. by phone (1-866-599-1382) or online at <https://commercialcard.cardbenefitclaims.com>.

You may also view the new insurance program terms for detailed coverage information:

- [Standard Card Insurance Program Terms for Mastercard and Visa](#)
- [Executive Card Insurance Program Terms for Mastercard](#)
- [Executive Card Insurance Program Terms for Visa](#)

We recommend saving this information for future reference. Thank you.

\*Insurance benefits are underwritten and administered by Assurant member company Virginia Surety Company, Inc. Terms, conditions, and limitations apply.