

These benefits and descriptions supersede any benefits and descriptions you may have received earlier. Please read and retain for your records.

Your Visa Gold Card Guide to Benefits

# Standard Protection Package with Purchase Security



Effective 3/1/09

For questions about your balance, call the customer service number on your Visa statement.

## Travel and Emergency Assistance Services

### What are Travel and Emergency Assistance Services?

*Help when you don't know where to turn.* You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

*We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.*

### Who is eligible for Travel and Emergency Assistance Services?

You, your spouse, and your children (provided the children are dependents under 22 years old) may all take advantage of these special emergency services.

### How do I get these services?

They're as close as the nearest phone. You simply call the Benefit Administrator at **1-800-VISA-911** any hour of the day or night. If you are outside the United States, call collect at 0-410-581-9994.

### Is there a charge for these services?

No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

**Please note: Visa 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.**

### What are the specific services and what do they provide?

Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **NOTE: Visa 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.**
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of 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 Visa or personal account. **NOTE: All costs are your responsibility.**
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and with U.S. embassies or 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 Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **NOTE: 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 even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. **NOTE: All costs are your responsibility.**
- **Emergency Ticket Replacement** helps 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. **NOTE: 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. The Benefit Administrator can also arrange

a cash advance with your Visa issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**

- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **NOTE: All costs are your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** 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. It can also help transport critical documents which you may have left at home or elsewhere. **NOTE: All costs are your responsibility.**
- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

**Additional Provisions for Travel and Emergency Assistance Services:** The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

FORM #VTEA (03/06)

## Warranty Manager Service

### How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including **warranty registration** and **Extended Warranty Protection**, all available with a simple toll-free telephone call. And with our **Visa Performance Guarantee** you have the option of purchasing affordable Extended Service Agreements.\*

Warranty Manager's registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we'll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the free repair period under the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

### Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won't have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call **1-800-VISA-911** (or collect at 0-410-581-9994) for information regarding the security of registering your purchases.

### What are the advantages of Visa Performance Guarantee?

Visa Performance Guarantee is valuable protection you can purchase beyond the benefit provided to you by Visa. It is available to extend your warranty coverage for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

### Who is eligible for this benefit?

To be eligible for this benefit you must be a valid cardholder of an eligible U.S.-issued Visa card.

### Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

### Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty. Rest easy knowing the purchases made while you travel are protected by Visa.

### What items are not covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.

- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
- Items purchased for resale, professional, or commercial use.
- Real estate and items which are intended to become part of real estate.
- Computer software.
- Medical equipment.

### Do I need to keep copies of receipts or any other records?

To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.

### How do I file a claim?

Call the Benefit Administrator at **1-800-VISA-911** (or collect at 0-410-581-9994) immediately upon learning of a product failure.

**Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied.** The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure.** Unless otherwise noted, the date of loss shall be the date you first notified the Benefit Administrator.

Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Warranty Manager Service, go to the Visa Warranty Manager Service Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims).

### What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

**All claims must be fully substantiated.**

### How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced **at the sole option of the Provider**, but for no more than the original purchase price of the covered item less shipping and handling fees, up to a maximum of \$10,000, as recorded on your Visa card receipt, and \$50,000 maximum per cardholder.

Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement.

**Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the benefit.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

### Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

\* Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type. Call 1-800-VISA-911 for details regarding specific products.

**Additional Provisions for Warranty Manager Service:** This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

The Provider relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefit and policy have been complied with fully.

Visa Warranty Manager Service is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of insurance. In the event of any conflict between this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

Termination date may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any benefit provided to eligible Visa cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary. The benefit will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911, or call collect at 0-410-581-9994.

FORM #VWMGR (03/06)

## Auto Rental Collision Damage Waiver

### What is this benefit?

When certain terms and conditions are met, the Visa Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. Here are answers to some commonly asked questions about the benefit.

### Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

### What is covered?

Subject to the terms and conditions in this Guide to Benefit, Visa Auto Rental CDW reimburses you for covered damage or theft to a rental vehicle while it is your responsibility as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

**Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefit, Visa Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.**

### Covered losses are:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

### How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa card, and

- Decline the auto rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

#### **Helpful hints:**

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

#### **What do I do if I have an accident or the rental vehicle is stolen?**

**Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage regardless of whether your liability has been established.** If you are outside the United States, call collect at 0-410-581-9994. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

**All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days\* following the date of the theft or damage.**

Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

#### **What is not covered?**

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage to anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Depreciation of the rental vehicle caused by loss or damage including, but not limited to "diminished value."
- Expenses reimbursable by your insurer, employer, or employer's insurance.
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definition of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Leases and mini leases.
- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than forty-five (45) days\* from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days\* from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions which originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

#### **What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?**

Call the Benefit Administrator at **1-800-VISA-911** for help. If you are outside the United States, call collect at 0-410-581-9994.

#### **When and where do I have this benefit?**

This benefit is available on a 24-hour basis, in the United States and most foreign countries. **No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available

## Auto Rental Collision Damage Waiver (Cont.)

where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

### How does this benefit apply?

Within your country of residence, Visa Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for losses reimbursed by your own insurer, employer, employer's insurance, or any other valid and collectible insurance; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, this benefit is primary in those countries where it is available, and in that case, you do not have to claim payment from any other source of insurance before receiving the benefits.

### What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 0-410-581-9994.

\* Not applicable to residents of certain states.

### What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?

At the time of the damage or theft, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

### How do I file a claim?

**You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days\* from the date of theft or damage, or your claim will be denied. Notice to any other party will not suffice.** Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Mail the following documentation to the Benefit Administrator:

- The completed and signed Visa Auto Rental CDW Claim Form. **Your completed claim form must be postmarked within ninety (90) days\* of the date of the damage or theft, even if all other required documentation is not yet available, or your claim will be denied.**
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card.

- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.
- A copy of the declaration page from your automobile insurance carrier.

Enclose all the documents you received from the auto rental company:

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about Visa Auto Rental CDW go to the Visa Auto Rental CDW Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims).

**If you experience difficulty in obtaining all the required documents within ninety (90) days\* of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within 365 days of the date of theft or damage.**

### **Do I have to do anything else?**

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you.

The Provider shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Provider to bring suit in your name.

\* Not applicable to residents of certain states.

**Additional Provisions for Auto Rental CDW:** You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be applied unreasonably to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. The Provider relies on the truth of the statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit and policy have been complied with fully.

Visa Auto Rental CDW is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). The benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of insurance. In the event of any conflict between the description of the benefit in this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

Termination date may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any benefit provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary. Visa Auto Rental CDW will still apply to vehicle rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

## Purchase Security

### What is this Purchase Security benefit?

Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Provider's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Visa card up to a maximum of \$500 per claim and \$50,000 per cardholder,\* in the event of theft, damage due to fire, vandalism, accidentally discharged water, or certain weather conditions.

### Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card.

### What items are covered by Purchase Security?

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, explosion, riot, or vandalism.
- Windstorm, lightning, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

### What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles, or common carriers.
- Items that are lost or that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate.
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.

### Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

### Are purchases made outside the U.S. covered?

Yes, as long as you, the eligible cardholder, purchased the item entirely with your eligible Visa card and the eligible item meets the terms and conditions of the benefit.

### Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

### Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Visa card receipt and

your store receipt.

### How do I file a claim?

Call the Benefit Administrator at **1-800-VISA-911** or collect at 0-410-581-9994 within sixty (60) days of loss or damage. **Please note: if you do not give such notice within sixty (60) days after the loss or damage your claim may be denied.**

The Customer Service Representative will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about Visa Purchase Security, go to the Visa Purchase Security Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims).

### What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A police report (**made within 48 hours of the occurrence in the case of theft**), fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Any other documentation deemed necessary to substantiate your claim.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send, **at your expense**, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

### How will I be reimbursed?

Depending on the nature and circumstances of the incident, **the Provider, at its sole discretion**, may choose to discharge your claim in either of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less handling and shipping charges, up to a maximum of \$500.00 per claim occurrence.\*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the benefit.

### Do I have to file with my insurance company?

Yes, if you have other insurance applicable to the damaged or stolen item (e.g. business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.\* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.\*

\* **NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible Visa account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$500.00 per claim occurrence and \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-

contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

**Additional Provisions for Purchase Security:** This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

The Provider relies on the truth of the statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report a claim, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft, or product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit and policy have been complied with fully.

Purchase Security is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (“Provider”).

This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of Insurance. In the event of any conflict between this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

Termination date may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit for eligible Visa cardholders, and if we do, we will notify you at least 30 days in advance. If the Provider non-renews or cancels any benefit provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the benefit. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary. The benefit will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911 or collect at 0-410-581-9994.

FORM #PS (03/06)

## Emergency Evacuation & Transportation Coverage

**Emergency Evacuation and Transportation benefits limit up to \$10,000;  
Repatriation of Remains benefit limit up to \$1,000.**

### Emergency Evacuation

When You charge a Trip via a Common Carrier—the duration of which is not less than five (5) days and does not exceed sixty (60) days and is in excess of 100 miles\* from Your place of Residence—with Your eligible Visa card, You will be eligible to receive reimbursement for covered expenses not paid or payable by Your medical insurance or other reimbursement if any injury or illness commencing during Your Trip results in a necessary emergency evacuation, subject to the maximum benefit limit. The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certified that the severity of the injury or sickness warrants emergency evacuation. The Benefit Administrator must also make the actual medical transportation arrangements. **Please note: this benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement.**

### Emergency Evacuation means:

- Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- After being treated at a local Hospital, Your medical condition warrants transportation to Your Residence to obtain further medical treatment or to recover; or
- Both (a) and (b) above.

Covered Expenses are expenses for transportation, medical services, and medical supplies necessarily incurred in connection with Your emergency evacuation. All transportation arrangements must be:

- recommended by the attending Physician; or
- required by the standard regulations of the conveyance

transporting You; and

(c) arranged and approved in advance by the Benefit Administrator. Expenses for medical services and supplies must be recommended by the attending Physician.

Transportation means any land, water, or air conveyance required to transport You during an emergency evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

This benefit does not cover any expenses provided by another party at no cost to You or already included in the cost of the scheduled Trip on which the illness or injury occurs.

### **Emergency Transportation**

In the event You are hospitalized for more than eight (8) days, the Benefit Administrator can arrange to bring a relative or friend to Your bedside by paying the cost of any economy-class round trip ticket.

You will also be eligible to receive reimbursement for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

### **Repatriation of Remains**

In the event You should die during the course of the covered Trip, the Benefit Administrator will pay the reasonable covered expenses incurred, up to \$1,000, to return Your body to Your home country of Residence.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin, and transportation.

### **Exclusions**

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment.
- Non-emergency services, supplies, or charges.
- Services, supplies, or charges rendered by an Eligible Person's Immediate Family Member.
- Care not medically necessary as determined by the Benefit Administrator.
- Care rendered by other than Hospitals and Physicians.
- Care which is experimental/investigative in nature.
- Care for any illness or bodily injury that occurs in the course of employment if benefits or compensation are available, in whole or in part, under the provisions of any legislation of any governmental unit. This exclusion applies whether or not the Eligible Person claims the benefits or compensation and whether or not the Eligible Person recovers losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare).
- Care for any illness or injury suffered due to self-inflicted harm; attempted suicide; mental health issues; alcoholism or substance abuse; war; military duty; civil disorder; air travel except as a passenger on a licensed aircraft operated by an airline or air charter company; routine physical examinations; hearing aids; eyeglasses or contact lenses; routine dental care, including dentures and false teeth; hernia, unless it results from a covered accident; elective abortion; participation in a felonious act or attempt thereof; skydiving, scuba, skin, or deep sea diving; hang gliding; parachuting; rock climbing; and contests of speed.
- Care received for which an Eligible Person would have no legal obligation to pay in the absence of this or any similar coverage.
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel.

### **Definitions**

**Eligible Person** means the valid Visa cardholder who pays for the covered Trip by using the eligible card.

**Hospital** means a facility that holds a valid license if it is required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

**Immediate Family Member** means Your spouse or legally dependent children under

age 18 (25 if enrolled as a full-time student at an accredited institution).

**Physician** means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be Yourself or a family member.

**Residence** means Your home address as listed in the respective card issuer's file or address reflected on cardholder's billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

\* Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that You must be 100 or more miles from Your Residence does not apply.

**Trip** means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or common carrier organizations.

**You or Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their Trip to Your eligible Visa card.

**If You have an accident/illness or any other type of loss, immediately call the Benefit Administrator at 1-800-508-1276, or call collect at 0-804-673-6498.** The representative will answer any questions You may have and send You a special claim form.

### How do I file a claim?

Complete the claim form You receive from Your call to the Benefit Administrator. Mail the following items within one hundred and eighty (180) days from the date of occurrence to:

Enhancement Services  
P.O. Box 72034  
Richmond, VA 23255

### For Emergency Evacuation and Transportation:

1. The completed, signed claim form.
2. A copy of Your receipt, as proof that the Trip was charged and paid for with Your eligible Visa card.
3. A statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) or other reimbursement showing any amounts they may have paid toward the costs claimed. Or, if You have no other applicable insurance or reimbursement, please provide a notarized statement to that effect.
4. Copy of medical bills.
5. Copy of transportation, medical services, and medical supply bills incurred in connection with the emergency evacuation.
6. Copy of physician's statement describing the need for emergency evacuation.
7. Copy of the original unused return tickets or statement indicating the value of the original unused return tickets.
8. Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

### For Repatriation of Remains:

1. The completed, signed claim form.
2. A copy of Your receipt, as proof that the Trip was charged and paid for with Your eligible Visa card.
3. Copy of death certificate.
4. Receipts for embalming, cremation, coffin, and transportation.
5. Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

**Additional Provisions for Emergency Evacuation and Transportation Coverage:** You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this benefit. The Provider will not unreasonably apply this provision to avoid claims.

The Provider relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material act by the cardholder.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefit may be canceled.

This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of insurance. In the event of any conflict between this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

Emergency Evacuation and Transportation Coverage is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider").

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit and policy have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the

terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. If the Provider non-renews or cancels any benefit provided to eligible Visa cardholders, You will be notified within 30-120 days before the expiration date of the benefit. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-508-1276, or call collect at 0-804-673-6498.

FORM #VEVAC (03/06)

## Emergency Medical/Dental Benefit

This benefit applies when You use Your eligible Visa card to pay for a Trip via a Common Carrier which is greater than five (5) consecutive days but less than sixty (60) consecutive days and is in excess of 100 miles\* from Your place of Residence. You will be eligible to receive up to a maximum of \$2,500 (subject to a \$50 deductible) for medical expenses not paid or payable by Your medical insurance or other reimbursement incurred as a result of Emergency Treatment of a sickness or accidental injury occurring during the course of Your Trip. You must receive the treatment during the course of the Trip and upon recommendation of the attending physician. **Please note: this benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement.**

Covered Medical Expenses are necessary services and supplies which are recommended by the attending physician. They include:

- The services of a legally qualified physician, surgeon, graduate nurse, dentist, or osteopath.
- Charges for hospital confinement and use of operating rooms.
- Charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests.
- Ambulance services.
- Drugs, medicines, and therapeutic services and supplies.

Benefits will not be paid in excess of the Reasonable and Customary Charges. Reasonable and Customary Charges mean charges commonly used by providers of medical care in the locality in which care is furnished.

### Hotel Convalescence

In the event You require hospitalization as a result of a covered accident or illness during a Trip paid for with Your eligible Visa card, You will be eligible to receive a daily benefit of \$75 per day up to a maximum of five (5) days towards the cost of a hotel room if the attending physician determines that immediately upon Your release from the hospital You should convalesce in a hotel before Your return home.

### Exclusions

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment.
- Non-emergency services, supplies, or charges.
- Services, supplies, or charges rendered by an Eligible Person's Immediate Family Member.
- Care not prescribed by or performed by or upon the direction of a physician or dentist.
- Care not medically necessary as determined by the Benefit Administrator.
- Care rendered by other than hospitals and physicians or dentists.
- Care that is experimental/investigative in nature.
- Care for any illness or bodily injury that occurs in the course of employment if benefits or compensation are available, in whole or in part, under the provisions of any legislation of any governmental unit. This exclusion applies whether or not the Eligible Person claims the benefits or compensation and whether or not the Eligible Person recovers losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare).
- Care for any illness or injury suffered due to self-inflicted harm, attempted suicide, mental health issues, alcoholism or substance abuse, war, military duty, civil disorder, air travel except as a passenger on a licensed aircraft operated by an airline or air charter company, routine physical examinations, hearing aids, eyeglasses or contact lenses, routine dental care, including dentures and false teeth; hernia, unless it results from a covered accident; elective abortion, participation in a felonious act or attempt thereof, skydiving, scuba, skin, or deep sea diving, hang gliding, parachuting, rock climbing, and contests of speed.
- Care received for which an Eligible Person would have no legal obligation to pay

in the absence of this or any similar benefit.

- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel.

## Definitions

**Eligible Person** means a valid Visa cardholder who pays for the covered Trip by using the eligible Visa card.

**Emergency Accident** or **Sickness** means any injury, disease, or illness occurring suddenly and unexpectedly which requires immediate medical treatment due to its serious and acute nature.

**Emergency Treatment** means necessary medical treatment that must be performed immediately due to the serious and acute nature of the bodily injuries, disease, or illness.

**Immediate Family Member** means Your spouse or legally dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

**Residence** means the cardholder's home address as listed in the respective card issuer's file or address reflected on cardholder's billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility for benefit.

**Trip** means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or common carrier organizations.

**You** or **Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their Trip to Your eligible Visa card.

**If You have an accident/illness or any other type of loss, immediately call the Benefit Administrator at 1-800-434-1280, or call collect at 0-804-673-6498.** Notification must be made within ninety (90) days from the date of occurrence. The representative will answer any questions You may have and send You a special claim form.

## How do I file a claim?

Complete the claim form You receive from Your call to the Benefit Administrator. Mail the following items within one hundred and eighty (180) days from the date of occurrence to:

Enhancement Services  
P.O. Box 72034  
Richmond, VA 23255

1. The completed, signed claim form.
2. A copy of Your receipt, indicating that You purchased a round trip ticket for the Trip via a Common Carrier, as proof that the Trip was charged and paid for by Your eligible Visa card.
3. A statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) or any reimbursement showing any amounts they may have paid toward the claim cost. Or, if You have no other applicable insurance or reimbursement, please provide a notarized statement to that effect.
4. A copy of any other valid and collectible insurance or reimbursement available to You.
5. Receipts for expenses for which You are seeking reimbursement.
6. Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

\* Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that You must be 100 or more miles from Your Residence does not apply.

## Transference of Claims

After the Provider has paid Your claim under this benefit, all Your rights and remedies against any party in respect of claim will be transferred to the Provider to the extent of the Provider's payment to You. The Provider shall be entitled at its own expense to sue in Your name. You shall give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in Your name.

**Additional Provisions for Emergency Medical/Dental Benefit:** You must use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this benefit. The Provider will not unreasonably apply this provision to avoid claims.

The Provider relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material act by the cardholder.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled.

This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of insurance. In the event of any conflict be-

tween this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

Emergency Medical/Dental Benefit is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider").

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit and policy have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. If the insurer non-renews or cancels any benefit provided to eligible Visa cardholders, You will be notified within 30-120 days before the expiration date of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-434-1280, or call collect at 0-804-673-6498.

FORM #VOPTMEDDENT (03/06)

## Lost Luggage Reimbursement

**Reimbursement Level: \$1,250**

### How do I benefit from Lost Luggage Reimbursement?

When You pay for the entire cost of Common Carrier tickets with Your eligible Visa card, You will be eligible to receive reimbursement for Your Checked Luggage, and its contents, for the difference between the "value of the amount claimed" and the Common Carrier's payment, up to \$1,250 per trip, provided the luggage was lost due to theft or misdirection by the Common Carrier. The "value of the amount claimed" is the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection with deduction for depreciation, or the cost to replace the item(s). This reimbursement is supplemental to and excess of any valid and collectible insurance and/or possible reimbursement from any other source.

### What items are not covered?

- Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Money, securities, credit or debit cards, checks, and traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture.
- Property shipped as freight or shipped prior to trip departure date.
- Items specifically identified or described in and insured under any other insurance policy.
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Business Items, cellular telephones, or art objects.

### Definitions

**Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

**Checked Luggage** means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

**Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

**Eligible Person** means a Visa cardholder who pays for the specific occasions covered by using the eligible card.

**Immediate Family Member** means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

**You** and **Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

### **What do I do if I my luggage or its contents are lost or stolen?**

If Your luggage or its contents are lost or stolen, 1) immediately notify the Common Carrier to begin the Common Carrier's claim process, and 2) immediately call the Benefit Administrator at 1-800-757-1274, or call collect at 0-804-673-6496. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

### **How do I file a claim?**

Complete the claim form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided:

1. The completed claim form.
2. A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa card.
3. A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable).
4. A copy of Your insurance declaration page or documentation of any settlement of the loss or theft.
5. Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.

### **Do I have to file a claim with my insurance company?**

Yes. If You have personal insurance (i.e. homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its option, deem a copy of Your personal insurance declarations page to be sufficient.

### **Transference of Claims**

After the Provider has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to You. The Provider shall be entitled at its own expense to sue in Your name. You must give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in Your name.

**Additional Provisions for Lost Luggage Reimbursement:** Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery which is available to You, the eligible Visa cardholder. We refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims. If You make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and Your benefits may be canceled.

The Provider relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit and policy have been complied with fully.

Lost Luggage Reimbursement is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of insurance. In the event of any conflict between this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. If the insurer non-renews or cancels any benefit provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.

## Hotel/Motel Burglary Reimbursement

When You pay for the cost of a Hotel/Motel room located in the United States or Canada with Your eligible Visa card, You will be eligible to receive a one-time payment of up to \$1,000 for personal property stolen from Your room, Excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits.

Benefits will be paid only if (a) there is evidence of Forceful Entry; (b) You make a sworn statement to police authorities having jurisdiction within 24 hours of the discovery and You furnish a notarized copy of that statement with Your claim; and (c) the Hotel/Motel verifies the loss.

Reimbursement will be made for the cost of replacement of the personal property or its depreciated value if not replaced, less any amounts paid or payable by the Hotel/Motel or any insurance, whether such insurance is stated to be primary, contributing, Excess, or contingent; or any other reimbursement. The maximum payable is \$1,000.

### Exclusions

This policy does not cover:

- Animals.
- Art objects.
- Business Items and cellular phones.
- Cash, checks, securities, credit cards, debit cards, and other negotiable instruments.
- Tickets, documents, keys, coins, deeds, bullion, and stamps.
- Perishables, consumables including, but not limited to, perfume, cosmetics, and limited-life items such as rechargeable batteries.

### Definitions

**Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

**Check In** means the moment You register at the Hotel/Motel.

**Check Out** means the moment You vacate the Hotel/Motel room and pay the itemized total costs incurred for the stay.

**Eligible Person** means a valid Visa cardholder who pays for the Hotel/Motel room by using the eligible Visa card.

**Excess** means that this benefit applies to amounts that are not covered by Your own insurance (for example, Your deductible or co-payments) or other reimbursement. If You have no insurance or other reimbursement, the full amount of charges will be considered.

**Forceful Entry** means that someone illegally accessed Your Hotel/Motel room by breaking in a door, window, or surrounding walls.

**Hotel/Motel** means an establishment, located in the United States or Canada that provides lodging for the general public, and usually meals, entertainment, and various personal services.

**Hotel/Motel Burglary** means Forceful Entry into Your premises and You suffer a loss of property.

**Immediate Family Member** means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

**You** or **Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

**If You have a loss, immediately call the Benefit Administrator at 1-800-554-1275, or call collect at 0-804-673-6497.** Notification must be made within twenty (20) days from the date of occurrence. The representative will answer any questions You may have and send You a special claim form.

### How do I file a claim?

Complete the claim form You receive from Your call to the Benefit Administrator. Mail the following items within ninety (90) days from the date of occurrence to:

Enhancement Services  
P.O. Box 72034  
Richmond, VA 23255

1. The completed claim form.
2. A copy of Your charge slip, as proof that the Hotel/Motel was charged and paid for with Your eligible Visa card.
3. A statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim

## Hotel/Motel Burglary Reimbursement (Cont.)

cost. Or, if You have no applicable insurance or other reimbursement, please provide a notarized statement to that effect.

4. A copy of the police report.
5. A copy of any valid and collectible insurance or other reimbursement available to You.
6. A copy of any settlement payment or reimbursement made to You from the Hotel/Motel.
7. Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

### Transference of Claims

After the Provider has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Provider to the extent of the cost of the Provider's payment to You. The Provider shall be entitled at its own expense to sue in Your name. You shall give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in Your name.

**Additional Provisions for Hotel/Motel Burglary Reimbursement:** You must use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled.

This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of insurance. In the event of any conflict between this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

Hotel/Motel Burglary Reimbursement is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit and policy have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. If the insurer non-renews or cancels any benefit provided to eligible Visa cardholders, You will be notified within 30-120 days before the expiration of the benefit. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-554-1275, or call collect at 0-804-673-6497.

FORM #VHOTBURG (03/06)

## Travel Accident Insurance

**Principal Sum: 500,000**

**THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS**

*This Description of Coverage is provided to eligible Visa cardholders, and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.*

### Eligibility and Period of Coverage

You and your dependents<sup>1</sup> become covered automatically when the entire Common Carrier fare is charged to your covered Visa Gold card account ("Covered Persons"). It is not necessary to notify the Financial Institution, the Insurance Company, or the Benefit Administrator when tickets are purchased. Coverage ends when the policy is terminated or on the date your covered card terminates or ceases to be in good standing, whichever occurs first.

### Benefits

Subject to the terms and conditions, if a Covered Person's accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

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%

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

**Loss** means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable Loss of sight, speech, or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered Loss of life.

**Injury** means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Covered Person is covered under this policy.

**Covered Trip** means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your covered card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

**Common Carrier** means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire. Common Carrier does not include a conveyance operated for sport, recreation, and/or sightseeing activities or for any travel in any aircraft device for aerial navigation except as expressly provided in the policy.

**Exclusion:** No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated by a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

**Beneficiary:** Benefit of Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

**Notice of Claim:** Written Notice of Claim, including your name and policy number VTA00015, should be mailed to the Benefit Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Benefit Administrator will send the claimant forms for filing proof of Loss.

**The Cost:** This travel insurance is purchased for you by your financial institution.

**Description of Coverage:** This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy, VTA00015, issued to the Visa U.S.A. Trust, Chicago, IL which is effective 4/1/03. Any difference between the policy and this description will be settled according to the provisions of the policy.

**Questions**

Answers to specific questions can be obtained by writing to the Benefit Administrator:

Cardholder Services  
550 Mamaroneck Avenue, Suite 309  
Harrison, NY 10528

*Underwritten by:* Virginia Surety Company, Inc.  
1000 N. Milwaukee Avenue  
Glenview, IL 60025

<sup>1</sup> Your spouse, unmarried dependent child(ren), under age 19 (25 if a full-time student). No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. The maximum benefit payable for dependent children is the Principal Sum, not to exceed \$500,000.

**Additional Provisions for Travel Accident Insurance:** Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as "the Company"). We reserve the right to change the benefits and features of all these programs.

The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

The program described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Visa, the Company, and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. Such notices need not be given if substantially similar replacement benefit takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the eligible Visa cardholder has concealed or misrepresented any material fact or circumstance concerning the benefit or the subject thereof of the eligible Visa cardholder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the eligible Visa cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this benefit prior to the expiration of sixty (60) days after proof of Loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

FORM #VTAI (03/06)

Whenever you need emergency service or answers, call the Program Administrator.  
24 hours a day, 365 days a year. For calls outside the United States,  
call collect at 0-410-581-9994.

**1-800-VISA-911**  
(1-800-847-2911)

