

Auto Rental Collision Damage Waiver Program

What is this benefit?

Visa Auto Rental Collision Damage Waiver Program ("Auto Rental CDW Program") provides—at no additional charge—coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met. Here are answers to some commonly asked questions about the program.

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 and any additional drivers permitted by the car rental agreement are covered.

What is covered?

Visa Auto Rental CDW Program reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility.

Only covered 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 program provides coverage up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are covered, but some restrictions may apply. Please contact the Program Administrator to inquire about a specific vehicle.

Within your country of residence this coverage is secondary to any other valid and collectible insurance from any other source.

Covered losses are

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

What is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the car rental agreement or this program.
- Injury of anyone or 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 car rental company.
- 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 definitions 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 twenty (20) 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, or the Republic of Ireland or Northern Ireland.

How do I activate this coverage?

For coverage to be in effect, you must:

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

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

Helpful hints:

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

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

Call the Program 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 am I covered?

This coverage is available on a 24-hour basis, in the United States and most foreign countries. *No coverage is provided for motor vehicles rented in Israel, Jamaica, or the Republic of Ireland or Northern Ireland.* Additionally, coverage is not available where precluded by law or in violation of the territory terms of the rental agreement or prohibited by individual merchants. *Because regulations vary outside the United States, we recommend you check with your car rental company and the Program Administrator before you travel to make sure your Visa Auto Rental CDW Program will apply.* Coverage 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 car rental company. Coverage terminates when the car rental company re-assumes control of the rental vehicle.

What type of coverage is this?

Visa Auto Rental CDW Program is "secondary" coverage within your country of residence and "primary" coverage outside your country of residence.

Within your country of residence, coverage is on a "secondary" insurance basis. It does not duplicate insurance provided by or purchased through the car rental company; it will not pay for losses reimbursed by your own insurer, employer, employer's insurance, or any other valid insurance. However, it will pay for the outstanding deductible portion or other charges not covered by your primary automobile insurance policy or if you do not have automobile insurance.

Outside your country of residence, coverage is primary where available. You do not have to claim payment from any other source of insurance before receiving coverage under the policy.

What types of rental vehicles are not covered?

Excluded worldwide are expensive, exotic, and antique automobiles; certain vans; 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.

Coverage 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 Program Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 0-410-581-9994.

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

Immediately call the Program Administrator at **1-800-VISA-911** to report the loss. If you are outside the United States, call collect at 0-410-581-9994. The Program Administrator will answer any questions you or the car rental agency may have and will then send you a claim form.

All claims must be reported immediately following the loss, but in no event later than twenty (20) days following the date of the loss. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

† Not applicable to residents of certain states.

(Continued on next page)

Auto Rental Collision Damage Waiver Program (Cont.)

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

At the time of the accident, or when you return the rental vehicle, immediately ask your car 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 car 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 Program Administrator within twenty (20) days of the date of loss, 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 Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

Complete and sign the claim form you receive from your call to the Program Administrator. Mail the following documentation to the Program Administrator:

- The completed and signed Visa Auto Rental CDW Program Claim Form. **Your completed claim form must be postmarked within ninety (90) days of the loss, 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) showing the costs you are responsible for and any amounts that have been paid toward the claim. Or, if you have no other applicable insurance, please provide a notarized statement to that effect.
- A copy of the declaration page from your primary automobile insurance carrier.

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

- A copy of the Accident Report Form.
- A copy of the entire car 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 Program 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 the Visa Auto Rental CDW Program go to the Visa Auto Rental CDW Program Claim Center at www.visa.com/visaclaim.

Roadside Dispatch

For Roadside Assistance, call **1-800-Visa-TOW (1-800-847-2869)**

What is Visa Roadside Dispatch?

Visa Roadside Dispatch is a Pay-Per-Use Roadside Assistance Program expressly for Visa cardholders. The program provides you with security and convenience wherever your travels take you.

No Membership Required. No Pre-Enrollment is Required. No Annual Dues. No Limit on Usage.

For \$59.95 per service call, the program provides:

- Towing - Up to 5 miles included*
- Tire Changing - must have inflated spare
- Jump Starting - battery boost
- Lockout Service
- Fuel Delivery (cost of fuel not included)
- Winching

Visa Roadside Dispatch will ask you where you are, what the problem is, and arrange to dispatch a reliable tow operator or locksmith to provide help. Not only will you not have to search for the name of a local tow operator, we may even save you money because our rates are pre-negotiated. All fees are conveniently billed to your Visa Account.



visa.com

© 2004 Visa U.S.A. Inc.

If you experience difficulty in obtaining all the required documents within ninety (90) days of the date of loss, 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 loss.**

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 Program Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Program Administrator has paid your claim of loss, all your rights and remedies against any party in respect of this loss will be transferred to the Program Administrator to the extent of the cost of the Program Administrator's payment to you. The Program Administrator shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Program Administrator all assistance as the Program Administrator may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Program Administrator to bring suit in your name.

Program Provisions for Auto Rental CDW Program: 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.

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 Program Administrator within twelve (12) months of the date of damage or theft. The Visa Auto Rental CDW Program is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between the description of coverage in this Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

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 Program Guide and policy have been complied with fully.

The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or canceled.

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

For general questions regarding this benefit, call the Program 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.

FORM #VCCDW01 (09/03)

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



Your Visa Card Guide to Benefits

Visa Platinum

Effective 3/1/04

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

Personal Identity Theft Coverage

How do I benefit from Personal Identity Theft Coverage?

Personal Identity Theft Coverage offers you a number of valuable features, including coverage to pay for expenses you incur, up to a maximum of \$2,500, as a result of a Covered Stolen Identity Event.¹

Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card residing in the United States or Canada.

What is covered?

Personal Identity Theft Coverage Covered Losses include:

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs incurred by you for a maximum of four (4) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Provider.
- Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs for reasonable fees for an attorney appointed by the Provider and related court fees you incur with the consent of the Provider for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a Covered Stolen Identity Event.

What is not covered?

- Any dishonest, criminal, malicious or fraudulent acts by you.
- Any damages, loss or indemnification unless otherwise stated in this disclosure.
- Any legal action or suit other than those set forth in the Covered Losses.
- Sick days and any time taken from self-employment.
- Any theft or unauthorized use of an account by a person to whom the account has been entrusted.

Is there a charge for these services?

No. Your financial institution provides these to you at no extra cost.

When and where am I covered?

Payment for Covered Losses will be limited to losses incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the policy period.

How do I file a claim?

Call our Program Administrator, toll-free, at **1-866-679-5660** immediately when you reasonably believe a Covered Stolen Identity Event has occurred. The information should include, but not be limited to, how, when, and where the Covered Stolen Identity Event occurred, and a description of the property, if applicable. The Provider may also require other reasonable information or documents regarding the loss.

What documents do I need to submit with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Provider or by the Program Administrator should be submitted within sixty (60) days after the Provider's request.

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, reimbursement will be initiated within five (5) business days of receipt and approval of all required documents.

Do I have to do anything else?

- If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
- You must take all reasonable steps to mitigate possible losses including cancellation of any affected debit, credit, or similar card in the case of a Covered Event.

Program Provisions for Personal Identity Theft Coverage: This coverage applies only to you, the primary eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the Program.

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

The Provider relies on the truth of statements made in the Declarations and/or application and claim submission 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.

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.

After the Provider has paid your claim of loss or damage, 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 the Provider until sixty (60) days after we receive a 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 Program Guide and the policy have been complied with fully.

This coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is a summary of benefits and is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of the sponsor and is underwritten by Indemnity Insurance Company of North America (the "Provider"). The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

This service is provided to eligible Visa cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. Visa and/or your Financial Institution can cancel or non-renew this coverage, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

For general questions regarding this benefit, call the Program Administrator at 1-866-679-5660.

Whenever you need to file a claim, call toll-free at **1-866-679-5660**.

¹ Covered Stolen Identity Event means: the theft, unauthorized or illegal use of your name, account or account number, Social Security number, or any other method of identifying you.

FORM #VPID (09/03)



Purchase Security and Extended Protection

The Visa Purchase Security and Extended Protection Program automatically protects many of the new retail purchases of personal property that the cardholder ("you") makes with your eligible Visa card. The Program—available at no additional charge—protects your eligible purchases in two ways:

- Purchase Security will replace, repair, or fully reimburse you up to a maximum of \$500 per claim and \$50,000 per cardholder for eligible items purchased entirely with your eligible Visa card for the first ninety (90) days from the date of purchase in the event of theft or damage due to fire, vandalism, accidentally discharged water or weather.

- Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) additional year on warranties of three (3) years or less for consumer products purchased entirely with your eligible Visa card

As you read through the rest of this Program Guide, you'll find answers to some of the most commonly asked questions about the Program. If you should have any further questions, please call Purchase Security or Extended Protection at 1-800-848-1943 at any time of the day or night.

What items are covered by Purchase Security?

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

- Fire, smoke, lightning, explosion, riot, or vandalism.
- Windstorm, 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 coverage does not apply to electronic components)

What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- 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, other vehicles, or common carriers
- Items 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).
- 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, or insurrection), 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, 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.
- Real estate and items which are intended to become part of real estate.
- Traveler's checks, cash, tickets, and any other negotiable instruments.

What items are covered by Extended Protection?

Extended Protection 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.

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.
- Real estate and items which are intended to become part of real estate.
- Computer software.
- Medical equipment.

Are gifts covered?

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

Are purchases made outside the United States covered?

Purchase Security

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

Extended Protection

Yes, as long as you purchased the item entirely with your eligible Visa card and the item has a valid original manufacturer's U.S. repair warranty of three (3) years or less, store-purchased dealer warranty or assembler warranty.

Who is protected under the program?

To be eligible for this coverage, you must be a valid cardholder of a U.S.-issued Visa card. Friends and family members who receive your gifts may also be protected.

What is the scope of my Purchase Security coverage?

Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate—but pays in excess of—valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). After all other insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your Visa account, and subject to the terms, exclusions, and limits of liability of the program. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims.

The maximum total limit of liability is up to a maximum of \$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 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 pair or set, nor more than the proportional part of an aggregated purchase price of such pair or set.

Purchase Security does not apply as "contributing" insurance, and this "non-contribution" provision shall take precedence over "noncontribution" provisions found in other insurance or indemnity descriptions, policies, or contracts.

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?

Purchase Security

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

Extended Protection

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

How do I file a Purchase Security claim?

Call **1-800-848-1943** within sixty (60) days of loss or damage. **Please note: Your failure to give such notice within sixty (60) days after the loss or damage may result in denial of the related claim.** The 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.**

Your claim must contain the time, place, cause, and amount of the loss or damage, together with all of the following documentation substantiating your loss:

- Your Visa card receipt.
- The itemized store receipt.
- A police report (**made within 48 hours of the occurrence in the case of theft**), fire report, insurance claim, 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.

All claims must be fully substantiated. If applicable, you may also be asked to send in, at **your expense**, the damaged item to substantiate a claim.

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

Purchase Security and Extended Protection (Cont.)

How do I file an Extended Protection claim?

Call **1-800-848-1943** immediately upon learning of a product failure. You must have prior authorization from the Program Administrator before having the item repaired. **Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied.** The Program Administrator will ask you for some preliminary claim information and send you the appropriate claim form. **The claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure.**

Your claim must contain the original repair order. Submit bills, and if necessary, a copy of the maintenance record and receipts, together with all of the following documentation substantiating your claim:

- Your Visa card 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.

All claims must be fully substantiated.

How will I be reimbursed?

Purchase Security

The Provider, at its sole option, may choose to discharge your claim in either of two ways:

1. The lost or damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. If this option is chosen, you will be notified of the decision within fifteen (15) days following receipt of the required proof-of-loss documentation.
2. You may be paid cash for the eligible item, but not more than the original purchase price of the covered item as recorded in your Visa card receipt up to a maximum of \$500.00 per claim occurrence and \$50,000 per cardholder. In either case, the Provider's payment, replacement, or repair made in good faith will discharge the Provider to the extent of the claim.

Extended Protection

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 as recorded on your Visa card receipt up to a maximum of \$10,000 per claim.

Extended Protection will pay the facility directly for the 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 Program Coverage.

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

Purchase Security

Yes. If you have personal insurance (i.e. homeowner's, renter's, automobile) you are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company. In some cases, at the option of the Program Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.

Lost Luggage Reimbursement

Coverage Level: \$3,000

How do I benefit from Lost Luggage Reimbursement?

When you pay for the cost of Common Carrier tickets with Your eligible Visa card, You will be eligible to receive reimbursement for Your Checked or carry-on luggage and its contents for the difference between the "value of the amount claimed" and the Common Carrier's payment, up to \$3000 per trip (in New York, coverage is limited to \$2,000 per bag, or your applicable limit of coverage, whichever is lower), provided the luggage was lost due to theft or misdirection by the carrier. The "value of the amount claimed" is based on the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of loss with deduction for depreciation, or the cost to replace the item(s). The Eligible Person must take all reasonable means to protect, save, and/or recover any carry-on property at all times.

What items are not covered?

- Automobiles, 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, or prosthetic limbs.
- Money, securities, credit cards, checks, or traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and car-

Extended Protection

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

Program Provisions for Purchase Security and Extended Protection: This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase 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 these Programs. 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, in issuing this policy, relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder 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 or policyholder.

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 Program Administrator within six (6) months of the date of damage, theft, or product failure.

After the Provider has paid your claim of loss or damage, 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 the Program Guide and policy have been complied with fully.

Purchase Security and Extended Protection Program are services provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

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

These services are provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or nonrenewal provided all other terms and conditions of coverage are met.

For general questions regarding this benefit call the Program Administrator at 1-800-848-1943.

FORM #VSEPCONSNAME0500 (12/03)

pets, animals, cameras, sporting equipment, or 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.

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

Lost Luggage Reimbursement (Cont.)

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 have a loss?

If You have a loss, immediately call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496. 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 Program Administrator. Mail the following items within ninety (90) days from the date of occurrence to the address provided by the representative:

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 by Your covered card.
3. A copy of the check issued by the Common Carrier together with the Common Carrier's claim form, a list of the items lost and their value, and a copy of the luggage claim "check" (if applicable).
4. Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

Transference of Claims

After the Provider has paid Your claim of loss, 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 shall give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution

Travel & Emergency Assistance

What is Travel & Emergency Assistance?

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 & Emergency Assistance?

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 Program Administrator at **1-800-992-6029** any hour of the day or night. If you are outside the United States, call collect at 0-804-673-1675.

Is there a charge for these services?

No. Visa Travel & Emergency Assistance is available to eligible Visa cardholders at no additional charge.

Please note: Visa Travel & Emergency Assistance provides 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 & Emergency Assistance 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 program 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 Program 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.**

of all documents necessary to enable the Provider to bring suit in Your name.

Program Provisions for Lost Luggage Reimbursement: You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this Program. 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 a claim and your benefits may be canceled.

Until sixty (60) days after you have provided proof of loss, no action at law or in equity may be brought to recover on this coverage. 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. This coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this description of coverage and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A. The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

Lost Luggage Reimbursement is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (herein referred to as "Provider"). This service is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

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

FORM #VLUGOPT (09/03)

- **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 Program Administrator can coordinate bail payment from your Visa or personal account. The Program 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 Program 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 Program 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.

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

For general questions regarding this benefit, call the Program Administrator at 1-800-992-6029. If you are outside the United States, call collect at 0-804-673-1675.

FORM #VTEA (03/04)

