Auto Rental Collision Damage Waiver, continued

Where am I covered?
This benefit is available in the United States and most foreign countries. However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available in a territory of the 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 Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your possession or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit ends when the rental vehicle re-enters home territory.

How do I make sure my Auto Rental CDW benefit is in effect?
To be sure you are covered, take the following steps when you rent a vehicle:
- Complete and initiate the entire rental transaction with your eligible Visa card.
- Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.

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 for help at 1-800-348-8472. If you are outside the United States, call collect at 804-973-1164. The Benefit Administrator will assist you in determining whether you are required to purchase the auto rental company’s auto insurance or collision damage waiver.

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 804-973-1164. The Benefit Administrator will assist you in determining any actions that you or the auto rental company may have to take and you will be provided with a claim form.

When should you report an accident?
You should report theft or damage as soon as possible, but no later than forty-five (45) days from the date of the incident. The Benefit Administrator reserves the right to deny your claim that contains charges that would not have been included had the Benefit Administrator been notified. If these expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?
At the time of the theft or damage, 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 and itemized bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable

How do I file a claim?
Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:
- The completed and signed Auto Rental CDW claim form. Please Note: Your completed claim form must be postmarked within ninety (90) days of the date of the theft or damage, or when the rental vehicle is returned, whichever is earlier.

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 theft or damage. This provision will not be unreasonably applied 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. Each cardholder agrees that representations regarding claims shall be accurate and complete. Any and all relevant provisions shall be provided to you as a Visa cardholder. Indemnity Insurance Company of North America (“Provider”) is the administrator of this benefit. You must make every reasonable effort to protect the rental vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

Your Guide to Benefits describes the benefit in effect as of 4/1/14. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

Auto Rental Collision Damage Waiver, continued

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit www.visa.com/eclaims

Do I have to do anything else?
Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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 Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance in any manner reasonably required to secure all rights and remedies.

* Not applicable to claims of certain states.

VISA Card

For questions about your account, balance, or rewards points please call the customer service number on your VISA card statement.

Travel Accident Insurance

Principal Sum: $500,000

This is an Accident Death and Dismemberment Only Policy and Does Not Pay Benefits for Losses Due to Sickness.

This Description of Coverage is provided to eligible Visa cardholders. It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

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 Insurer, at its option, will pay the following percentage of the Principal Sum for accidental Loss:

- Life
- Bodily injury
- Loss from Sickness.

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; or actual severance through or above the metacarpophalangeal joints with regard to thumbs and index fingers. The life benefit provides coverage for a Covered Person only if the loss is not caused by the Covered Person's own actions. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

Loss means any disfigurement or loss of any part of the body resulting directly from an accident. Such a loss includes actual severance through or above the metacarpophalangeal joints with regard to thumbs and index fingers. The life benefit provides coverage for a Covered Person only if the loss is not caused by the Covered Person's own actions. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

Covered Trip means a trip (a) while the Covered Person is a passenger and (b) during which air transportation is provided to or from the Covered Person, that is, any Commercial Carrier that provides scheduled transportation to or from the covered person, whether the flight is domestic or international, and including refueling and repositioning flights.

Covered Person means any person who is a covered person under the terms of this policy and who has been insured under this policy by the Insurer.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

Please Note:
- This benefit is available in the United States and most foreign countries. However, no benefit is provided for vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available in a territory of the 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 Auto Rental Collision Damage Waiver will apply.
- This benefit is in effect while the rental vehicle remains in your possession or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit ends when the rental vehicle re-enters home territory.
- To be sure you are covered, take the following steps when you rent a vehicle:
  - Complete and initiate the entire rental transaction with your eligible Visa card.
  - Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.
- For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.visa.com/eclaims.

Please Note:
- All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days of the date of theft or damage, submit the claim form with available documentation.
- 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 Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance in any manner reasonably required to secure all rights and remedies.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

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 for help at 1-800-348-8472. If you are outside the United States, call collect at 804-973-1164. The Benefit Administrator will assist you in determining whether you are required to purchase the auto rental company’s auto insurance or collision damage waiver.

When should you report an accident?
You should report theft or damage as soon as possible, but no later than forty-five (45) days from the date of the incident. The Benefit Administrator reserves the right to deny your claim that contains charges that would not have been included had the Benefit Administrator been notified. If these expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?
At the time of the theft or damage, 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 and itemized bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable

Please Note: Your completed claim form must be postmarked within ninety (90) days of the date of the theft or damage, or when the rental vehicle is returned, whichever is earlier.

A copy of your travel 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 employee benefits plan or health insurance plan, if applicable) or any other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim.
- A copy of your auto rental agreement and any endorsements that might change the terms of the agreement.

Video text
Travel Accident Insurance, continued

Exclusion: No payment will be made for any Loss that occurs in connection with, or is the result of, (a) suicide, attempted suicide or intentional self-injur, (b) war or act of war, (c) intentional self-inflicted wounds or injuries, (d) flight on any aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier, (e) engagement in a military war or act of war, whether declared or undeclared, (f) being a benefit for Life, health, accident or any other purpose for which any person or group of persons have been admitted 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 Loss must be made to Virginia Surety Company, Inc. 550 Mamaroneck Avenue, Suite 309 White Plains, NY 10606 within thirty (30) days after the date of the Loss. You must also furnish, if reasonably possible, any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. All other expenses and benefits are payable to you.

The Plan Administrator will send you forms for filing proof of Loss.

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

Description of Coverage: This description of coverage details factual matters about a Travel Accident Insurance policy which has been issued by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be corrected in accordance with the provisions of the policy.

Questions: Answer to specific questions can be obtained by writing to the Plan Administrator.

Plan Underwritten by: Virginia Surety Company, Inc.

Plan Administrator:

Virginia Surety Company, Inc.

550 Mamaroneck Avenue, Suite 309

White Plains, NY 10606

State Amendments

For Illinois Residents Only: The following statement is added: If a Covered Person recovers expenses for sickness or injury from a third party, you agree to pay all expenses reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

For California Residents Only: The following statement is added: If you are a Covered Person, you must complete and file correct insurance and identification information within thirty (30) days of enrollment.

For Texas Residents Only: The following statement is added: If you are a Covered Person, you must certify the accuracy of the information you provide within thirty (30) days of enrollment.

Exclusions: No payment will be made for any Loss that occurs in connection with, or is the result of, (a) suicide, attempted suicide or intentional self-injur, (b) war or act of war, (c) intentional self-inflicted wounds or injuries, (d) flight on any aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier, (e) engagement in a military war or act of war, whether declared or undeclared, (f) being a benefit for Life, health, accident or any other purpose for which any person or group of persons have been admitted 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 Loss must be made to Virginia Surety Company, Inc. 550 Mamaroneck Avenue, Suite 309 White Plains, NY 10606 within thirty (30) days after the date of the Loss. You must also furnish, if reasonably possible, any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. All other expenses and benefits are payable to you.

The Plan Administrator will send you forms for filing proof of Loss.

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

Description of Coverage: This description of coverage details factual matters about a Travel Accident Insurance policy which has been issued by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be corrected in accordance with the provisions of the policy.

Questions: Answer to specific questions can be obtained by writing to the Plan Administrator.

Plan Underwritten by: Virginia Surety Company, Inc.

Plan Administrator:

Virginia Surety Company, Inc.

550 Mamaroneck Avenue, Suite 309

White Plains, NY 10606

Travel and Emergency Assistance Services, continued

Is there a charge for these services? Eligible Visa cardholders are available to Visa cardholders at no additional charge.

Please Note: Travel and Emergency Assistance Services provide assistance and referral only. Visa cardholders are responsible for any legal, medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and how can they help me?

- Emergency Message Delivery - The Benefit Administrator will deliver important messages to you. An English-speaking doctor, nurse or Hospital Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign personnel, if necessary, to monitor your condition; a doctor to consult by phone with local medical personnel, and relay emergency messages for travelers, and provide assistance in contacting family and associates. Please Note: The Benefit Administrator 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 that was not relayed successfully.

- Medical Referral Assistance - Provides medical referral assistance. You will be given the names of English-speaking doctors, dentists, and hospitals. If you need to consult with your local doctors, please ask for our Benefit Administrator to call your doctors directly for you. If you need to consult with your local doctors, please ask for our Benefit Administrator to call your doctors directly for you. Keep in contact with your family, and provide processing, and assist in the delivery of a replacement ticket to you should you lose your ticket. Please Note: All costs are your responsibility.

- Language Locator Service - Can help you through your common carrier’s claim procedures or to arrange to ship a lost or damaged vehicle. This benefit can also arrange a cash advance with your issuing bank.

- Loss of Use Coverage - Provides up to the actual cash value or $250,000 of any replacement items shipped to you.

- Pre-Trip Assistance - This service provides telephone assistance in all major languages and can give you information on the travel regulations of a country you may have left at your home or elsewhere.

Please Note: All costs are your responsibility.

What are the PLAN ADMINISTRATOR’s responsibilities? If the CLAIMANT follows the pre-authorization process and assists in the delivery of a replacement ticket to you should you lose your ticket. Please Note: All costs are your responsibility.

Emergency Telephone Assistance - Provides telephone assistance in all major languages and can give you information on the travel regulations of a country you may have left at your home or elsewhere.

Please Note: All costs are your responsibility.

ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE The cost of any insurance or collision damage waiver offered by the car rental company is not covered under this Travel Accident Insurance Program.

Auto Rental Collision Damage Waiver, continued

What is the Auto Rental Collision Damage Waiver (“Auto CDW”) benefit? The Auto Rental Collision Damage Waiver ("Auto CDW") benefit offers insurance coverage for automobile rentals made with a Visa card. The benefit is all-inclusive with no deductible, and covers theft or damage to the vehicle, regardless of who is at fault. The benefit is available to Visa cardholders who rent a car for 15 consecutive days or more outside your country of residence. How does this benefit work? This benefit covers rental vehicles and/or other covered items that are part of a covered rental vehicle. If you are a covered renter, you are insured for the cost of repair or replacement of the covered vehicle or covered item, subject to a deductible of $500. The benefit does not cover damage to the vehicle caused by the covered renter or other person, except for the covered renter’s vehicle or covered item. The benefit only covers damage to the vehicle while it is being driven for personal use. The benefit does not cover theft or damage to the rental vehicle while it is being driven for personal use. What types of rental vehicles are not covered? This benefit does not cover any auto rental where the physical damage or theft coverage provided by the auto rental company and related loss-of-use charges imposed by the auto rental company are reimbursable. As a result, this benefit only covers renter vehicles. How does the benefit work? The benefit provides coverage for the cost of repair or replacement of the covered vehicle or covered item, subject to a deductible of $500. This benefit also covers loss-of-use charges imposed by the auto rental company. How does the benefit work? The benefit only covers renter vehicles. The benefit does not cover theft or damage to the rental vehicle while it is being driven for personal use. What is the benefit? The benefit covers the cost of repair or replacement of the covered vehicle or covered item, subject to a deductible of $500. The benefit also covers loss-of-use charges imposed by the auto rental company. What is the benefit? The benefit covers the cost of repair or replacement of the covered vehicle or covered item, subject to a deductible of $500. The benefit also covers loss-of-use charges imposed by the auto rental company.
ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. to “Company”. The Benefit Administrator is Virginia Surety Company, Inc. Plan Underwritten by: Virginia Surety Company, Inc., 550 Mamaroneck Avenue, Suite 309 Harrison, NY 10528

State Amendments
For Bfnos Residents Only the following statement is added: If a Covered Person receives expenses for sickness on the same day as the date on which your Visa card privileges have been terminated, the Company will allow the Benefit to cover the expenses provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your Visa card privileges have been terminated. These provisions are subject to the provisions of the policies. Questions: Address to specific questions can be obtained by writing to the Plan Administrator.

Travel and Emergency Assistance Services
This benefit reimburses you for the loss or damage to the covered vehicle arising out of a theft or collision. It only applies to vehicles which are in the United States. Your is defined as any vehicle over twenty (20) years old or which has a qualified repair facility.

Auto Rental Collision Damage Waiver, continued

- Physical damage and/or theft of the covered vehicle.
- Valid loss-of-use charges imposed by the auto rental company.

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed your country of residence or thirty-one (31) consecutive days outside your country of residence.

What are the specific services and how can they help me?
- Insurance Message Relay: If you are abroad and need to relay emergency messages for travelers, this service will contact your family and friends in the United States. If you are injured, this service will contact a doctor to consult by phone with local medical personnel, and communicate any additional needs you may have. The Benefit Administrator can assist you in contacting family or friends, and provide coordination of medical care and local transportation payments from your Visa or personal account. Please Note: All costs are your responsibility.
- Emergency Ticket Replacement: If it is necessary for you to change your car, bus or train ticket during your covered trip’s ticket replacement to you should not your ticket. Please Note: All costs are your responsibility.

CALL OPERATOR OR AGENT

Emergency Transportation Services

What are the specific services and how can they help me?

- Lost Luggage Locator Service: It can help locate, track, and assist in the recovery of lost luggage. Please Note: All costs are your responsibility.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

- Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any other valid and collectible coverage. As an auto rental CDW benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

- Theft of or damage to any personal property, including travel documents,货币, and bearer instruments.

- Theft or damage due to intentional acts, or due to acts of war or acts of war, whether declared or undeclared.

- Theft or damage due to mechanical breakdown, including, but not limited to, transmission, engine, differential, brake lining, tires, or break systems.

- Theft or damage due to mechanical breakdown, including, but not limited to, transmission, engine, differential, brake lining, tires, or break systems.
Exclusion: No payment will be made for any Loss that occurs in connection with, or is the result of, (a) suicide, attempted suicide, war, terrorism, armed conflict, civil disturbance or riot, (b) intentional self-inflicted injury, or (c) flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier provided you hold an active travel insurance policy for flight on a Common Carrier. The determination of whether any event constitutes war, terrorism, armed conflict, civil disturbance or riot will be made by the Company.

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

Description of Coverage: This description of coverage details materials facts about a Travel Accident Insurance policy which has been underwritten by Visa Inc. and its affiliates. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be resolved in favor of the provisions of the policy.

Questions: Address specific questions can be obtained by writing to the Plan Administrator:

Travel and Emergency Assistance Services

Plan Underwritten by: Visa Inc.

1-800-550-2929

1-800-550 Mamaroneck Avenue, Suite 309

Norwalk, CT 06850

State Amendments

For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness arising from an accident, the Company has the right to receive reimbursement for all or part of such expenses from any third party that admits liability.

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.

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after the date of the incident. Please Note: All costs are your responsibility.

Written Notice of Claim, including your name and reference to your Visa or personal account. The Benefit Administrator can make arrangements to have your claim placed on hold until the claim is filed.

Travel and Emergency Assistance Services provide assistance and referral only. The Benefit Administrator can make arrangements to have your claim placed on hold until the claim is filed. Please Note: All costs are your responsibility.

Additional Provisions for Travel Accident Insurance

ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

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

If there are charges for these services:

Please Note: Travel and Emergency Assistance Services provide assistance and referral only. Please Note: All costs are your responsibility.

Emergency Message Service

Medical Referral Assistance

Pre-Trip Assistance

Emergency Ticket Replacement

Lost Luggage Locator Service

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

If there are charges for these services:

Please Note: Travel and Emergency Assistance Services provide assistance and referral only. Please Note: All costs are your responsibility.

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Emergency Message Service

Medical Referral Assistance

Pre-Trip Assistance

Emergency Ticket Replacement

Lost Luggage Locator Service

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

If there are charges for these services:

Please Note: Travel and Emergency Assistance Services provide assistance and referral only. Please Note: All costs are your responsibility.
Filing an Auto Rental Collision Damage Waiver

What do I need from the auto rental company in order to file a claim?

- Complete and initial the entire rental agreement.
- Take all keys when you return the rental vehicle.
- A copy of the accident report and claim document, which should indicate the costs you are responsible for and all amounts that have been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form. Please Note: Your completed claim form must be postmarked within ninety (90) days of the date of the theft or damage, or when you return the rental vehicle, whichever is later.
- A copy of the repair estimate and itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

Auto Rental Collision Damage Waiver, continued

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit www.visa.com/claim.

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

If the Auto Rental CDW 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 Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all necessary assistance in order to secure all rights and remedies.

- Not applicable in 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 theft or damage. This provision will not be unreasonably applied 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. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all necessary assistance in order to secure all rights and remedies. No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss.

Please Note: No guarantee is implied that the Benefit Administrator will file a claim for a theft or damage that appears visually obvious. The Benefit Administrator makes an independent determination of the facts and circumstances.

Please Note: The statements made in regard to your claim with the Provider concerning the auto rental vehicle appears prima facie evidence of knowledge of the loss or damage by the cardholder. The cardholder waives any cause of action against the Provider for any loss or damage that might have been discovered if the cardholder had been more diligent in the protection of the rental vehicle.

For questions about your account, balance, or rewards points please call the customer service number on your Visa card statement.

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Filing an Auto Rental CDW Claim

When should I report an incident?
You should report theft or damage as soon as possible, but no later than forty-five (45) days* of the date of theft or damage. No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) 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 the Provider unless all the terms of the Guide to Benefit 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 as additional Guide to Benefit, statement inserts, or statement messages. The benefit is administered and managed by the Auto Rental CDW Benefit Administrator, and the terms and conditions in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit, and this is a description of the benefit and is not an endorsement or responsibility for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Reference:
FORM ARCDW – 2013 (Stand 04/14)

YOUR GUIDE TO CARD BENEFITS

Visa Card

Travel Accident Insurance

Principal Sum: $500,000

This is an Accident Death and Dismemberment only policy and does not pay benefits for loss of income.

This Description of Coverage is provided to all eligible Visa cardholders and replaces any and all descriptions of Coverage previously issued to the cardholder with respect to insurance described herein.

Eligibility and Period of Coverage
As a Visa cardholder, you are covered beginning on April 1, 2014 or the date your credit card is issued, whichever is later. If during the policy term(s) of this Plan you become dependent’s become covered automatically when the entire Common Carrier fare is charged to your Visa card under this Plan (“Covered Persons”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

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 Insured Company will pay the following percentage of the Principal Sum for accidental Loss:

Life 100% Sight of one eye 50% Sightedness or deformity 25% Sight of both eyes 100%

One hand or one foot 50% Speech and hearing 100% Thumb and index finger on the same hand 50% Thumb and index finger on the same hand 100%)

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; complete and irreversible loss of function of any part of the body; or a mutilation that is not recoverable with surgery. Loss includes any condition of an extremity, any condition of the eye, and any condition of the ear or the nose and any condition that is not related to or caused by an injury sustained during the policy term.

For covered losses arising from an accident, the maximum benefit payable shall be 100% of your current salary, or 200% of your previous year’s salary, whichever is greater, plus any other Loss benefits paid by any other insurance.

Covered Trip means a trip (a) while the Covered Person is riding on a Covered Carrier as a passenger and such trip is charged to your Visa card; (b) during which your travel begins and/or ends in the United States; and (c) begins and/or ends in the United States, and all places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier, but only between travel on a Common Carrier. Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.