What is this benefit? The benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the outcome of any request.)

What does it cover? The benefit covers eligible Visa Business cardholders and close family members who are away from home, 24 hours a day, 365 days a year. Travelers who are traveling with their vehicle under the condition of the primary lease or rental agreement can also benefit from the service.

How do I use these services when I need them? You can contact the Benefit Administrator by phone or online to request assistance. The Benefit Administrator can provide information about the type of assistance you need and guide you through the process of obtaining the necessary services.

The service is available to Visa Business cardholders and eligible family members, provided they are not in violation of the terms and conditions of the card.

Please Note: The Benefit Administrator reserves the right to refuse assistance in certain instances, such as when the request is considered frivolous or when the service is not available in the specified location.

For more information about the benefits described in this guide, call the Benefit Administrator's Customer Service Center at 1-800-VISA-911 (U.S. and Canada outside the U.S. at 1-416-967-3000) or visit www.visa.com/business/benefits.

Please Note: All costs are your responsibility.
Frequently Asked Questions

 Are gifts covered?

 No. Any gifts you purchase with your eligible Visa Business card are not covered for theft or damage.

 What documents do I need to submit with my claim?

 You will need:

 1. A copy of your receipt or monthly billing statement as proof of purchase.
 2. A description and serial number of the item in the case where the item is unique and there is no like item available to you.
 3. A copy of the Declarations Page from your primary personal insurance policy or any other insurance policy that you have in force.
 4. A copy of the original manufacturer’s U.S. warranty and any other applicable warranty.
 5. Two (2) photographs of the damaged vehicle, if applicable.
 6. A copy of the Declarations Page from your primary personal insurance policy or any other insurance policy that you have in force.
 7. A copy of any claim settlement from service contracts or extended warranties.
 8. Medical receipts and payments, if you paid for medical expenses at the time of the occurrence.
 9. A written confirmation from your employer that the travel was for business purposes.
 10. Proof of Loss to substantiate any claim.

 Are purchases made outside the United States covered?

 No, but you can purchase the gift with your eligible Visa Business card and file a claim for losses or damage.

 Do I need to register my purchase?

 No. Your eligible purchases are automatically covered.

 How do I file a claim?

 Call the Benefit Administrator at 1-800-348-9589, or call collect outside the U.S. at 303-967-1096.

 Filing a Purchase Security and Extended Protection Claim

 How do I file a claim?

 Call the Benefit Administrator at 1-800-348-9589, or call collect outside the U.S. at 303-967-1096.

 When should I report an incident?

 You should report theft or damage as soon as possible, but no later than forty-five (45) days from the date of the incident. If you do not notify the Benefit Administrator within sixty (60) days of the theft or damage, your claim may be denied.

 Do I need to file a claim?

 No, your eligible purchases are automatically covered.

 What is not covered by Extended Protection?

 ➤ Boats, automobiles, aircraft, and any other property protected by these benefits. This provision will not be unreasonably applied to avoid claims.
 ➤ Any costs other than those specifically covered within U.S. repair warranty, as supplied by the original manufacturer, or other applicable warranty.
 ➤ Items purchased for resale.
 ➤ Computer software.

 Who is eligible for this benefit?

 This benefit is not offered to you.

 What documents do I need to submit with my claim?

 You will need:

 1. A written confirmation from your employer that the travel was for business purposes.
 2. A copy of the Declarations Page from your primary personal insurance policy or any other insurance policy that you have in force.
 3. A copy of your receipt or monthly billing statement as proof of purchase.
 4. Medical receipts and payments, if you paid for medical expenses at the time of the occurrence.
 5. A description and serial number of the item in the case where the item is unique and there is no like item available to you.
 6. A copy of the original manufacturer’s U.S. warranty and any other applicable warranty.

 Purchased Security and Extended Protection, continued...

 Although Money Transfer is not required for Extended Protection benefits, you are encouraged to take advantage of this valuable service when available for a single transaction, instead of receiving all critical documents by mail. You may call the Benefit Administrator at 1-800-348-9589, or call collect outside the U.S. at 303-967-1096.

 What is not covered by Extended Protection?

 ➤ Items purchased for resale, at your expense.
 ➤ Extended Protection.
 ➤ Any costs other than those specifically covered within U.S. repair warranty, as supplied by the original manufacturer, or other applicable warranty.
 ➤ Items purchased for resale.
 ➤ Computer software.

 Frequent Questions and Answers...

 Are gifts covered?

 No. Any gifts you purchase with your eligible Visa Business card are not covered for theft or damage.

 What documents do I need to submit with my claim?

 You will need:

 1. A copy of your receipt or monthly billing statement as proof of purchase.
 2. A description and serial number of the item in the case where the item is unique and there is no like item available to you.
 3. A copy of the Declarations Page from your primary personal insurance policy or any other insurance policy that you have in force.
 4. A copy of any claim settlement from service contracts or extended warranties.
 5. Medical receipts and payments, if you paid for medical expenses at the time of the occurrence.
 6. A description and serial number of the item in the case where the item is unique and there is no like item available to you.
 7. A copy of the original manufacturer’s U.S. warranty and any other applicable warranty.

 Frequently Asked Questions...

 Are gifts covered?

 No. Any gifts you purchase with your eligible Visa Business card are not covered for theft or damage.

 What documents do I need to submit with my claim?

 You will need:

 1. A copy of your receipt or monthly billing statement as proof of purchase.
 2. A description and serial number of the item in the case where the item is unique and there is no like item available to you.
 3. A copy of the Declarations Page from your primary personal insurance policy or any other insurance policy that you have in force.
 4. A copy of any claim settlement from service contracts or extended warranties.
 5. Medical receipts and payments, if you paid for medical expenses at the time of the occurrence.
 6. A description and serial number of the item in the case where the item is unique and there is no like item available to you.
 7. A copy of the original manufacturer’s U.S. warranty and any other applicable warranty.
How will I be reimbursed?

Purchase Security

Yes, if you have insurance (e.g., business owner’s insurance, homeowner’s insurance, or personal insurance policy). In these cases, the Benefit Administrator will ask for a notarized statement from your insurance carrier showing the amount that your insurance company will pay. If you have no applicable insurance or reimbursement, or your claim documentation is not yet available, or your claim may be denied.

Extended Protection

Yes. If you have purchased or received a sensor contract or extended warranty. Extended Protection can help you pay for repair facility directly. If you receive a settlement check or other reimbursement, you may submit it to the Benefit Administrator along with all required documents.

Do I have to file with my insurance company?

Yes. If you have insurance (e.g., business owner’s insurance, homeowner’s insurance, or personal insurance policy). In these cases, the Benefit Administrator will ask for a notarized statement from your insurance carrier showing the amount that your insurance company will pay. If you have no applicable insurance or reimbursement, or your claim documentation is not yet available, or your claim may be denied.

Who is eligible for this benefit?

To be eligible for this benefit, you must be an eligible Visa Business cardholder. Eligible gifts you purchase with your eligible Visa Business card.

What is not covered by Extended Protection?

6. Theft or damage for which a claim form has not been received within three days of the date of the theft or damage.

5. Wear and tear, gradual deterioration, or rebellion, insurrection, or terrorist activities.

4. Any obligations you assume under an agreement with the provider, regardless of the terms (e.g., a car dealer or service contract). The provider must pay you for any claim for which the provider is responsible for and any amounts that have been paid by you or any payments received by the provider.

3. Damage caused by acts of war, terrorism, pollution, or pollution generated either directly or indirectly, for nuclear reaction, military action, or any citizen of a foreign state.

2. Benefits for usage of, travel to make sure Auto Rental CDW will apply.

1. Your personal insurance deductible, a copy of your personal insurance policy Declaration Page.

Please Note: Your completed claim form must be postmarked within thirty days of the date of the theft or damage.

ADDITIONAL PROVISIONS FOR PURCHASE SECURITY AND EXTENDED PROTECTION

These benefits apply only to you, the eligible Visa Business cardholder, and to any automobile or personal property the eligible gifts you purchase with your eligible Visa Business card.

You shall use diligence and all due care reasonable to avoid or minimize any theft or damage to properly protect the benefits. These provisions shall not be construed to apply to the failure to exercise ordinary care and reasonable care with respect to theft or damage. In the event of theft or damage, you shall provide the Benefit Administrator with any information required to make a determination of the value of the stolen or damaged property. You shall also provide any documentation required, including, but not limited to, any applicable manufacturer’s U.S. repair warranty, as supplied by the manufacturer.

If you request inclusion of a claim for reimbursement, you must provide any documentation required. In the event of theft or damage, you shall provide the Benefit Administrator with any information required to make a determination of the value of the stolen or damaged property. You shall also provide any documentation required, including, but not limited to, any applicable manufacturer’s U.S. repair warranty, as supplied by the manufacturer. The Benefit Administrator reserves the right to deny any claim that contains information that is false or fraudulent in any respect including, but not limited to, the cost or amount, or any other applicable warranty.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost or amount, or any other applicable warranty,you may be denied any benefits under this benefit. Termination dates and coverage may be modified by subsequent endorsements. You are encouraged to check with your financial institution for any changes to your insurance policy.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the date upon which the loss occurred. Your insurance policy must be in force during the entire period of time involved in the theft or damage.

These benefits are provided to eligible Visa Business cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by external events and circumstances.

While filing your claim, you may be asked to provide additional information, such as the claim number, the loss description, or all required documents. The Benefit Administrator may not be able to pay for all the damages to your property.
Are gifts covered?

Who is eligible for this benefit?

Critical documents you can just pick up the phone and call the Benefit Administrator.

To take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for cases you will be asked to send in, the damaged item to substantiate a claim. Make sure at your expense

All claims must be fully substantiated as to the time, place, cause, and amount of theft or damage. In most

Any costs other than those specifically covered claim may be denied.

Recipients of your eligible gift items may also handle the claim process as long as they provide all of the report sufficient to determine eligibility for benefits

Your completed and signed claim form with all requested documentation

Your Visa Business card receipt

Your primary insurance policy’s

A copy of your personal insurance policy Declarations

Page may be sufficient.*

The original repair order receipt

The original manufacturer, or other eligible warranty.

Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, and approval of all required documents.

Your completed and signed claim form.

Return your completed and signed claim form with all requested documentation

The Benefit Administrator will ask for

Your completed and signed claim form with all requested documentation

Your Visa Business card receipt

Your completed and signed claim form with all requested documentation

How can I be reimbursed?

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

For questions about a specific vehicle, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 303-967-1096.

Please Note: Your completed claim form with all requested documentation

If the rental was for personal reasons, enclose a

If you are submitting claims for reimbursement of damage to a rental vehicle, you shall use due diligence and do all things reasonable to avoid or diminish any theft or damage to

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With losses not covered?

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With losses not covered?
Are gifts covered?

Should I keep copies of receipts or any other records?

Filing a Purchase Security and Extended Protection Claim

Frequently Asked Questions

Purchase Security

1. If you do not notify the Benefit Administrator within sixty (60) days of the theft or damage your documents necessary to fully substantiate the claim.

A copy of the original manufacturer's U.S. warranty waver (if available) or other eligible warranty written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty of three (3) years or less.

Yes. If you have insurance (e.g., business owner's, rental car, home, or personal property) which covers the item stolen, you should file both claims.

Extended Protection will pay the repair facility directly, if possible, or you may go to an authorized repair Provider. If the item must be returned to the original manufacturer for repair, it should be shipped prepaid and insured.

Your completed and signed claim form

2. A police report, if obtainable

A copy of the initial and final auto rental agreement(s)

A copy of the repair estimate and itemized repair receipts.

...Continued on page 3

Where are I covered?

This Benefit is available in the United States and certain foreign countries. However, this Benefit is provided for motor vehicles owned by a U.S. citizen, U.S. non-citizen or a resident of the United States. Coverage is not available for rental vehicles in the United States or any of the territories and possessions of the U.S., nor in any foreign country.

What if I file a claim?

Your claim will be handled by an insurance company or by the Benefit Administrator. If you choose to file the claim through your insurance company, your personal insurance carrier, etc.) Any obligations you assume under an agreement or contract will be paid according to the terms of the Benefit Administrator will answer any questions you or the auto rental company may have and will also work with your insurance company along with your claim

Auto Rental Collision Damage Waiver, continued

Though most private passenger automobiles, minivans, and sport utility vehicles are eligible for coverage, the following vehicles are not covered: expensive, exotic, and antique automobiles; certain vans; vehicles that have been involved in a collision, accident, or theft; vehicles over twenty (20) years old or any vehicle that has been declared a total loss.

1. Physical damage and/or theft of the covered vehicle to the nearest qualified repair facility.

Call the Benefit Administrator for help at 1-800-VISA-911. If you are outside the United States, states, collect at 303-967-1096.

2. A police report, if obtainable

A copy of the initial and final auto rental agreement(s)

The completed and signed Auto Rental CDW claim form, return receipt, your itemized store receipt, the original manufacturer, or other eligible warranty written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty of three (3) years or less.

Yes. If you have insurance (e.g., business owner's, rental car, home, or personal property) which covers the item stolen, you should file both claims.

...Continued on page 4

What do I need to submit to substantiate my claim?

A copy of the repair estimate and itemized repair receipts.

...Continued on page 4

When can I make a claim?

Rental periods that either exceed or are intended after all your claim documentation is received.

To file a claim, call the Benefit Administrator at 1-800-VISA-911. To report a theft or damage, regardless of whether your liability has been established. If you are outside the United States, call collect at 303-967-1096. The Benefit Administrator will answer any questions you or the auto rental company may have and will also work with your insurance company along with your claim

What do I need to do if I travel out of the United States?

Outside the United States, call collect at 303-967-1096. For questions about a specific vehicle, call the Benefit Administrator at 1-800-VISA-911.

What if I am under the age of twenty-five (25) at the time of the incident?

Please Note:

If the vehicle rental is for commercial and/or business purposes, your Auto Rental CDW benefit acts as primary insurance company, your personal insurance carrier, etc.) Any obligations you assume under an agreement or contract will be paid according to the terms of the Benefit Administrator will answer any questions you or the auto rental company may have and will also work with your insurance company along with your claim

What if the auto rental company insists that I purchase collision coverage?

Continued on page 4

Filing an Auto Rental CDW Claim

What does the purchase security plan cover?

Coverage is limited to covered losses that occur to or from a covered item.

Helpful tips:

1. Be sure to check the rental vehicle for damage before leaving the location. If the rental vehicle does not meet with the terms and conditions of the agreement.

What is the purchase security plan?

Your completed and signed claim form

A copy of your eligible Visa Business card

A police report, if obtainable

A copy of the repair estimate and itemized repair receipts.

If the item must be returned to the original manufacturer for repair, it should be shipped prepaid and insured.

What are the benefits?

Rental periods that either exceed or are intended after all your claim documentation is received.

What if I choose to have the item repaired by an independent repair shop?

The completed and signed Auto Rental CDW claim form, return receipt, your itemized store receipt, the original manufacturer, or other eligible warranty written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty of three (3) years or less.

Yes. If you have insurance (e.g., business owner's, rental car, home, or personal property) which covers the item stolen, you should file both claims.

...Continued on page 3

Where is my car covered?

This Benefit is available in the United States and certain foreign countries. However, this Benefit is provided for motor vehicles owned by a U.S. citizen, U.S. non-citizen or a resident of the United States. Coverage is not available for rental vehicles in the United States or any of the territories and possessions of the U.S., nor in any foreign country.

What do I need to do if I travel out of the United States?

Outside the United States, call collect at 303-967-1096. For questions about a specific vehicle, call the Benefit Administrator at 1-800-VISA-911.

What if the auto rental company insists that I purchase collision coverage?

Continued on page 4

Filing an Auto Rental CDW Claim

What does the purchase security plan cover?

Coverage is limited to covered losses that occur to or from a covered item.

Helpful tips:

1. Be sure to check the rental vehicle for damage before leaving the location. If the rental vehicle does not meet with the terms and conditions of the agreement.

What is the purchase security plan?

Your completed and signed claim form

A copy of your eligible Visa Business card

A police report, if obtainable

A copy of the repair estimate and itemized repair receipts.

If the item must be returned to the original manufacturer for repair, it should be shipped prepaid and insured.

What are the benefits?

Rental periods that either exceed or are intended after all your claim documentation is received.

What if I choose to have the item repaired by an independent repair shop?

The completed and signed Auto Rental CDW claim form, return receipt, your itemized store receipt, the original manufacturer, or other eligible warranty written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty of three (3) years or less.

Yes. If you have insurance (e.g., business owner's, rental car, home, or personal property) which covers the item stolen, you should file both claims.

...Continued on page 3

Where is my car covered?

This Benefit is available in the United States and certain foreign countries. However, this Benefit is provided for motor vehicles owned by a U.S. citizen, U.S. non-citizen or a resident of the United States. Coverage is not available for rental vehicles in the United States or any of the territories and possessions of the U.S., nor in any foreign country.

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What if the auto rental company insists that I purchase collision coverage?

Continued on page 4

Filing an Auto Rental CDW Claim

What does the purchase security plan cover?

Coverage is limited to covered losses that occur to or from a covered item.

Helpful tips:

1. Be sure to check the rental vehicle for damage before leaving the location. If the rental vehicle does not meet with the terms and conditions of the agreement.

What is the purchase security plan?

Your completed and signed claim form

A copy of your eligible Visa Business card

A police report, if obtainable

A copy of the repair estimate and itemized repair receipts.

If the item must be returned to the original manufacturer for repair, it should be shipped prepaid and insured.

What are the benefits?

Rental periods that either exceed or are intended after all your claim documentation is received.

What if I choose to have the item repaired by an independent repair shop?

The completed and signed Auto Rental CDW claim form, return receipt, your itemized store receipt, the original manufacturer, or other eligible warranty written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty of three (3) years or less.
ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

How do I use these services when I need them?

Travel and Emergency Assistance Services

What does Purchase Security cover?

Warranty Protection

What are these benefits?

Purchase Security is a policy that helps protect the rental vehicle from theft or damage. This provision will offer reimbursement applied to avoid costs associated with theft or damage, including the fee for the replacement rental vehicle, loss of use charges, towing charges, and difference in value between the rental and your vehicle. This provision will be included to apply to your vehicle during the rental period. This provision will be effective as a benefit of Cardmembers who are eligible to rent a vehicle from a participating Mastercard rental car program. This benefit will not apply to residents of certain states.

Please Note: All costs are your responsibility. This benefit requires a claim. Extended Protection will, at the Benefit Administrator’s discretion, replace, repair or refund you for eligible services or items as described in the following sections. This benefit requires a claim. Purchase Security also offers you valuable features, including:

- Extended Protection registration guide replaces any prior benefit guide as of 4/1/14.
- The Benefit Administrator’s address is 1-800-VISA-911 or call 1-800-847-2911.
- For more information contact your Benefit Administrator at 1-800-847-2911.
- travel and emergency assistance services are available to eligible Visa Business cardholders at no additional cost.
- travel and emergency assistance services provide assistance and referral only. Please note that you must call Visa Business cardholders for travel and emergency assistance services.
- travel and emergency assistance services include but are not limited to the following:
- Pre-Trip Assistance
- Emergency Ticket Replacement
- Lost Luggage Locator Service
- Travel and Emergency Assistance, continued

If you are outside the United States, call collect at 303-967-1096.

Travel and Emergency Assistance Services provide assistance and referral only. Please note: All costs are your responsibility. Phone Note: Travel and Emergency Assistance Services are available to eligible Visa Business cardholders at no additional charge.

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

- Emergency Travel and Assistance
- Medical Referral Assistance
- Lost Luggage Locator Service
- Pre-Trip Assistance
- Emergency Ticket Replacement
- Travel and Emergency Assistance Services

Travel and Emergency Assistance Services provide assistance and referral only. Please note: All costs are your responsibility. Phone Note: Travel and Emergency Assistance Services are available to eligible Visa Business cardholders at no additional charge.

What is this benefit?

This benefit provides travel assistance and support to Visa Business cardholders during their international business trips. The Benefit Administrator can review and determine the eligibility of Visa Business cardholders for this benefit. The Benefit Administrator can also follow up with the government or military for funds from your Visa Business or personal account. A credit card is required for this benefit. 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 offer reimbursement applied to avoid costs associated with theft or damage, including the fee for the replacement rental vehicle, loss of use charges, towing charges, and difference in value between the rental and your vehicle. This provision will be included to apply to your vehicle during the rental period. This provision will be effective as a benefit of Cardmembers who are eligible to rent a vehicle from a participating Mastercard rental car program. This benefit will not apply to residents of certain states.

Travel and Emergency Assistance Services, continued

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Please Note:
- All costs are your responsibility.
- This benefit requires a claim.
- Purchase Security will, at the Benefit Administrator’s discretion, replace, repair or refund you for eligible services or items as described in the following sections. This benefit requires a claim.
- Extended Protection registration guide replaces any prior benefit guide as of 4/1/14.
- The Benefit Administrator’s address is 1-800-VISA-911 or call 1-800-847-2911.
- For more information contact your Benefit Administrator at 1-800-847-2911.
- travel and emergency assistance services are available to eligible Visa Business cardholders at no additional cost.
- travel and emergency assistance services provide assistance and referral only. Please note: All costs are your responsibility. Phone Note: Travel and Emergency Assistance Services are available to eligible Visa Business cardholders at no additional charge.

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

- Emergency Travel and Assistance
- Medical Referral Assistance
- Lost Luggage Locator Service
- Pre-Trip Assistance
- Emergency Ticket Replacement
- Travel and Emergency Assistance Services

Travel and Emergency Assistance Services provide assistance and referral only. Please note: All costs are your responsibility. Phone Note: Travel and Emergency Assistance Services are available to eligible Visa Business cardholders at no additional charge.

What is this benefit?

This benefit provides travel assistance and support to Visa Business cardholders during their international business trips. The Benefit Administrator can review and determine the eligibility of Visa Business cardholders for this benefit. The Benefit Administrator can also follow up with the government or military for funds from your Visa Business or personal account. A credit card is required for this benefit. 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 offer reimbursement applied to avoid costs associated with theft or damage, including the fee for the replacement rental vehicle, loss of use charges, towing charges, and difference in value between the rental and your vehicle. This provision will be included to apply to your vehicle during the rental period. This provision will be effective as a benefit of Cardmembers who are eligible to rent a vehicle from a participating Mastercard rental car program. This benefit will not apply to residents of certain states.
Travel and Emergency Assistance Services, continued

Who is eligible for this benefit?

What is this benefit?

- **Travel and Emergency Assistance Services** describe the benefit provided to you as a Visa Business cardholder. Indemnity Insurance Company of New York (the “Provider”) provides the services described in this Guide to Benefits. The benefits are available at no additional cost and are subject to certain terms and conditions. You must report an occurrence to the Benefit Administrator within ninety (90) days of theft or damage. 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 the claim.

- **Legal Referral Assistance** helps you make all the necessary arrangements for the resolution of any legal problems you may have, from obtaining legal advice to preparing and communicating with all parties involved in a legal proceeding.

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for travel from your location to your destination. If you need to return to your location because of a medical emergency, you can also be provided with transportation from your destination to your location. If your travel plans change because of an emergency, the Benefit Administrator will help you make the necessary arrangements.

- **Emergency Message Service** can record and relay emergency messages for travelers who are away from home and have difficulty communicating. You can provide the message, and the Benefit Administrator will relay it to the intended recipient.

- **Legal Luggage Locator Service** can help you locate luggage that has been lost or stolen. If you report a lost or stolen claim within ninety (90) days of theft or damage, the Benefit Administrator will begin efforts to locate your luggage. If your luggage is found, the Benefit Administrator will attempt to deliver it to you.

- **Emergency Translation Service** can provide multilingual telephone assistance in major languages and help to facilitate communications, if available, when you need more extensive assistance.

- **Emergency Ticket Replacement** helps you make all the necessary arrangements for the replacement or delivery of a ticket to you should you lose or misplace it. You can also request a new ticket to be delivered to your destination before you leave—such as an ATM withdrawal or a cash advance.

- **Prescription Assistance and Valuable Document Delivery Assignments** provide you with replacement prescription drugs and help to deliver important valuable documents (such as passports and driver’s licenses) to you if you have left them at home or elsewhere.

- **Pre-Trip Assistance** can give you information on your destination before you leave, such as ATM location, medical clinics, local pharmacies, and required passport visas.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

The benefit described in this Guide to Benefits will not apply to Visa Business cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be subject to change. Please call the Benefit Administrator at 1-800-VISA-911 (1-800-847-2911) for additional information. This Guide to Benefits, the benefits described in it, and the Travel and Emergency Assistance Services are subject to change without notice. The information you may have received in the past may not be the same as the information contained in this Guide to Benefits. The effective date of this Guide to Benefits is April 1, 2014.
Travel and Emergency Assistance Services

Provided by the Benefit Administrator on behalf of North America, the underwriter of this benefit and solely responsible for its administration. The benefit, if any, will be provided to eligible Authorized Users and/or Visa Business cardholders at no additional cost. If you reasonably believe any action has been taken that may affect your benefit, you must provide documentation of the incident/occurrence.

This information is a endorsement. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa Business cardholders whose accounts have been suspended or canceled, whose credit limit has been reduced, whose credit balance has been reduced, or whose accounts have been renewed.

Each Authorized User and/or Visa Business cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional or voluntary parting with property. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the price was not paid in full at the time of the occurrence or delivery service)

Please Note: All costs are your responsibility.

Legal Referral Assistance

The Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa Business or personal account. In addition, the Benefit Administrator can give you information on required passport visas.

Please Note: All costs are your responsibility.

In the event of a theft or damage, please provide the Benefit Administrator with identification, documentation, and a cash advance with your issuing bank.

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

Warranty Protection

You are eligible if you are a valid cardholder of an eligible Visa Business card issued in the United States. You are eligible if you are a valid cardholder of an eligible Visa Business card issued in the United States. You must make every effort that would be made by a reasonable and prudent person to protect the rental car. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the price was not paid in full at the time of the occurrence or delivery service)

Please Note: All costs are your responsibility.

Warranty Registration

To maintain the warranties on items purchased with your Visa Business card, you must provide the Benefit Administrator with proof of purchase. You are responsible for the cost of any replacement items shipped to you. Please retain for your records. Your guarantee is void in any case of fraud, intentional or voluntary parting with property. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the price was not paid in full at the time of the occurrence or delivery service)

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-967-1096 or can coordinate bail payment through a transfer of funds from your Visa Business or personal account. In addition, the Benefit Administrator can give you information on required passport visas.

Please Note: All costs are your responsibility.

Legal Referral Assistance

The Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa Business or personal account. In addition, the Benefit Administrator can give you information on required passport visas.

Please Note: All costs are your responsibility.

In the event of a theft or damage, please provide the Benefit Administrator with identification, documentation, and a cash advance with your issuing bank.

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