


**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.

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

Usually there is nothing else you need to do. Typically claims are finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to 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 as may reasonably be required to secure all rights and remedies.

\* Not applicable to residents of certain states.

**ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW**

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from 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 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 concealment, or misrepresentation of material fact.

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

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 in this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Authorized Users and/or Visa Business cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. 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 Authorized Users and/or Visa Business cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. 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 Business cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VBCDW01 – 2013 (04/14)

ARCDW-B

**Travel and Emergency Assistance Services****What is this benefit?**

This 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 availability, use, cost, or results of any medical, legal, transportation, or other services.)

**Who is eligible for this benefit?**


You are eligible if you are a valid cardholder of an eligible Visa Business card issued in the United States. Your immediate family members and business associates may all benefit from these special services.

**How do I use these services when I need them?**

 Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-VISA-911**. **If you are outside the United States, call collect at 303-967-1096.**

**Is there a charge for these services?**

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

 **Please Note:** Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

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

► **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business 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 successfully.*

► **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local 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 Business or personal account. *Please Note: All costs are your responsibility.*

*Continued on page 7 ►*

**Travel and Emergency Assistance Services, continued**

► **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you’re detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa Business or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. *Please 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 includes arranging to bring your business associates home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. *Please Note: All costs are your responsibility.*

► **Emergency Ticket Replacement** helps you through your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. *Please Note: All costs are your responsibility.*

► **Lost Luggage Locator Service** can help you through the common carrier’s claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your issuing bank. *Please Note: 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. *Please Note: All costs are your responsibility.*

► **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your business or elsewhere. *Please Note: All costs are your responsibility.*

► **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, 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 modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

FORM #VTEASB – 2013 (04/14)

TEAS-B

**YOUR GUIDE TO CARD BENEFITS**

**Your Guide to Benefits describes the benefits 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.

 **For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-VISA-911 (1-800-847-2911), or call collect outside the U.S. at 303-967-1096.**

**Visa Business Card**

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

**Purchase Security and Extended Protection****What are these benefits?**

Purchase Security and Extended Protection automatically protect many new retail purchases that you make with your eligible Visa Business card. The benefits—available at no additional charge—protect your eligible purchases in two ways:

**1 Purchase Security**  
Purchase Security covers eligible items of personal property purchased entirely with your Visa Business card from theft or damage for the first ninety (90) days after purchase. Purchase Security will, at the Benefit Administrator’s discretion, replace, repair or reimburse you up to the original purchase price, not exceeding a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

**2 Extended Protection**  
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 up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

**Who is eligible for these benefits?**

You are eligible if you are a valid cardholder of an eligible Visa Business card issued in the United States.

**What does Purchase Security cover?**

Purchase Security covers eligible items of personal property you purchase entirely with your eligible Visa Business card.

**What is not covered by Purchase Security?**

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Computer software
- Items purchased for resale
- Items that are lost or that “mysteriously disappear,” meaning that the item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Items under the care and control of a common carrier (including the U.S. Postal Service, airplanes, or delivery service)
- Items including, but not limited to, jewelry and watches stored in your baggage unless the baggage is hand-carried and under your personal supervision, or under the supervision of a traveling companion whom you know
- Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war,

- invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Theft or damage resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables or consumables including, but not limited to, perfumes, cosmetics, and limited-life items such as rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Used or pre-owned items

**What does Extended Protection cover?**

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 up to a maximum of ten thousand dollars (\$10,000.00) per claim. Extended Protection also offers you valuable features, including **Warranty Registration** and **Extended Warranty Protection**.

**Warranty Registration service** helps you take full advantage of your warranties because you can get key coverage information with a single, toll-free call. And by sending the Benefit Administrator your sales receipts and warranty information, you’ll have peace of mind knowing all of your purchases are registered and on file.

**For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-VISA-911 (1-800-847-2911), or call collect outside the U.S. at 303-967-1096.**



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*Continued on page 8 ►*

*Continued on page 2 ►*

