Personal Identity Theft

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

What is covered?

Costs covered (at least under this benefit are:

- Actual lost wages for your time away from your work premises solely as part of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Identity Event.

What is not covered?

- Sickness and any time taken from self-employment.
- Any result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

Where are you covered?

- Bankruptcy.
- Personal/umbrella liability policies.

How to file a claim?

Contact the Benefit Administrator at 1-866-848-9898 or call collect outside the U.S. at 003-887-1096 when you have reason to believe a Covered Identity Event has occurred. For information, including, but not limited to, how, when, and where the Covered Identity Event occurred. The Benefit Administrator may also request other information or documents about the event.

Additional Provisions for Personal Identity Theft

You are eligible for this benefit if you are a valid cardholder whose name is enrolled on an eligible U.S. issued Visa card, and you reside in the United States.

Who is eligible for this benefit?

- You are eligible for this benefit if you are a valid cardholder whose name is enrolled on an eligible U.S. issued Visa card, and you reside in the United States.

What is covered?

Covered costs/expenses under this benefit are:

- Costs to re-file applications for loans, grants, or other credit or debit instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Identity Event.
- Costs to report a Covered Identity Event or to amend or correct records with your true name or identity as a result of a Covered Identity Event.
- Costs incurred for reordering or identifying affidavits or similar documents, for costs for long-distance telephone calls, and costs for postage.

- Costs for a maximum of four (4) credit reports requested as a result of a Covered Identity Event from any entity approved by the Benefit Administrator.

What is not covered?

- Criminal, malicious, or fraudulent acts by you.
- Losses, business, loss, or indemnification unless otherwise stated in this Guide to Benefit.
- Costs associated with any legal action or suit other than those set forth in this Guide to Benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-848-9898 or call collect outside the U.S. at 003-887-1096.

Auto Rental Collision Damage Waiver

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

Benefit Information

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit?

The Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile damage to your rental vehicle. This benefit provides replacement cost coverage (less a deductible) in the event of a collision or theft (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

- You are eligible for this benefit if you are a valid cardholder whose name is enrolled on an eligible Visa card issued in the United States. Only if you are the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

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

Covered losses include:

- Physical damage and/or theft of the covered vehicle.
- Loss of use-
  - Vehicular, or towing charges.
  - Rental vehicle charges.

Please Note: This benefit only covers vehicles rental periods that neither exceed fifteen (15) consecutive days in your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance provided by any other source. This means that, subject to the terms and conditions of the benefit, Auto Rental CDW applies to eligible theft or damage expenses that are not covered by insurance or reimbursement.

What types of vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles:

- Vehicles that have an open cargo bed; trucks; motorcycles; mopeds, and motorbikes;
- Vehicles that are recreational vehicles; boat trailers;
- Examples of excluded expensive or exotic automobiles include: the Aston Martin, Bentley, Bugatti, Daimler, DeLorean, Excalibur, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Mercedes, Peugeot, 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 was not manufactured for ten (10) or more years.

Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people).
For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-9472. If you are outside the United States, call collect at 804-673-1954.

What is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto insurance).
- Any violation of the auto rental agreement or this benefit.
- Injury or damage to anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Excesses assumed, waived, or paid by the auto rental company or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company or its insurer.
- Depreciation of the rental vehicle caused by the incident including, but not limited to, "diminished value".
- Excess reimbursement by your insurer, employer, or employee’s insurance.
- Theft or damage 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 rented by the original manufacturer.
- Damage due to non-rental operation of the rental vehicle.

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 Brazil, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, no benefit will be provided if the rental vehicle is operated in violation of the terms of your auto rental agreement or prohibition by individual merchants. Because regulations vary outside the United States, it is recommended 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 control 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 terminates when the auto rental company re-possesses control of the rental vehicle.

How do I make sure my Auto Rental Collision benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

1. Make sure to check the rental vehicle for prior damage before leaving the rental lot.
2. Review the auto rental agreement carefully to make sure you are declining CDW/LOD and are familiar with the terms and conditions of this auto rental agreement.

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 1-800-348-9472. If you are outside the United States, call collect at 804-673-1954.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-9472, or call collect outside the U.S. at 804-673-1954.