

Card Benefits

Take advantage of the security, reliability, and convenience that comes with a Visa card—the number one payment card used around the world.

Learn more about specific Personal card benefits. Not all benefits apply to all cards. Additional benefits may be available through your card Issuer.

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Auto Rental Insurance Benefit Details

What is this insurance?

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

Who is eligible?

You, and your spouse, are eligible only if you are a cardholder whose name is embossed on a valid U.S.-issued Visa card. Only you and any additional drivers permitted by the car rental agreement are covered.

What is covered?

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

Only covered vehicle rental periods that neither exceed nor are intended to exceed 15 consecutive days within your domiciled country or 31 consecutive days outside your domiciled country are covered.

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

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

Covered losses are:

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

What is *not* covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the car rental agreement or this program.
- Injury of anyone or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance offered by or purchased through the car rental company.
- Expenses reimbursable by your insurer, employer, or employer's insurance.
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed 15 consecutive days within your domiciled country or 31 consecutive days outside your domiciled country.
- Leases and mini leases.
- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than 20 days* from the date of loss.
- Losses for which a claim form has not been received within 90 days* from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions which originated in Israel, Jamaica, or the Republic of Ireland or Northern Ireland.

How do I activate this coverage?

For coverage to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the car rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the car rental company.

Helpful hints:

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

What if the car rental company insists that I purchase their car insurance?

Call the Program Administrator at 1-800-847-2113 for help. If you are outside the United States, call collect at 1-410-902-8011.

When and where am I covered?

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

Coverage is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the car rental company. Coverage terminates when the car rental company re-assumes control of the rental vehicle.

What type of insurance coverage is this?

Visa Auto Rental Insurance is "secondary" coverage within your domiciled country and "primary" coverage outside your domiciled country.

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

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

What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over 20 years old or any vehicle that has not been manufactured for 10 years or more.

Coverage is provided for only those vans manufactured and designed to transport a maximum of eight people and which is used exclusively to transport people.

If you have any question regarding a specific vehicle, call the Program Administrator at 1-800-847-2113. If you are outside the United States, call collect at 1-410-902-8011.

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

Immediately call the Program Administrator at 1-800-847-2113 to report the loss. If you are outside the United States, call collect at 1-410-902-8011. The Program Administrator will answer any questions you or the car rental

agency may have and will then send you a claim form.

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

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

At the time of the accident, or when you return the rental vehicle, immediately ask your car rental company for:

- A copy of their Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Program Administrator within 20 days* of the date of loss, or your claim will be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

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

- The completed and signed Visa Auto Rental Insurance Claim Form. **Your completed claim form must be postmarked within 90 days* of the loss, even if all other required documentation is not yet available, or your claim will be denied.**
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your Visa card.
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) showing the costs you are responsible for and any amounts that have been paid toward the claim. Or, if you have no other applicable insurance, please provide a notarized statement to that effect.
- A copy of the declaration page from your primary automobile insurance carrier.

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

- A copy of their Accident Report Form.
- A copy of the entire car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

If you experience difficulty in obtaining all the required documents within 90 days* of the date of loss, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within 365 days of the date of loss.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within 15 days after the Visa Auto Rental Insurance Program Administrator has received all documentation necessary to fully substantiated your claim.

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

enable the Program Administrator to bring suit in your name.

Until 60 days after you have provided proof of loss, no action at law or in equity may be brought to recover on this coverage. After the expiration of 3 years from the time written proof of loss was to be provided, no action shall be brought to recover on this coverage.

Program provisions for Auto Rental Insurance: You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from damage or theft. This provision will not be applied unreasonably to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect, you shall no longer be entitled to the benefits of the protection, nor to the payment of any claim made under the policy.

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

The Visa Auto Rental Insurance coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between the description of coverage in the Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A. The Visa Auto Rental Insurance policy is underwritten by Indemnity Insurance Company of North America.

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

We can cancel or non-renew the insurance coverages for all Visa cardholders, and if we do, we will notify you at least sixty (60) days in advance. If the insurer non-renews or cancels any coverages provided to Visa cardholders, you will be notified within 60-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Visa Auto Rental Insurance will still apply to vehicle rental commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

*Not applicable to residents of certain states.

Call on Visa when you need an emergency cash advance delivered or a card replacement—24 hours a day, seven days a week.

Emergency Cash & Card Replacement Benefit Details

How do I get emergency cash?

A representative at the Visa International Service Center (1-800-847-2113, or call collect at 1-410-902-8011) will work with you to arrange a convenient location for you to pick up the cash, or will make arrangements for direct delivery, usually within 24 hours.

How do I get my card replaced?

If your card is lost or stolen, a representative at the Visa International Service Center (1-800-847-2113 or call collect at 1-410-902-8011) will work with you to arrange a convenient location for you to pick up the card, or will make arrangements for direct delivery.

*Please note, Emergency Cash is available on select Purchasing Cards. Please contact your Issuer to confirm this benefit.

Enjoy peace of mind knowing that if your Visa card is lost or stolen, assistance is only a phone call away.

Lost/Stolen Card Reporting Benefit Details

With the Visa Lost/Stolen Card service, reporting a lost or stolen card is simple. Just call Visa Customer Service at 1-800 847-2113, or 1-410 902-8012 collect, and a Visa representative will work with you to notify the appropriate parties and replace your card.

Travel Accident Insurance Benefit Details

How do I benefit from Travel Accident Insurance?

The Visa Travel Accident Insurance* program provides Visa-covered cardholders and their eligible family members with automatic Common Carrier Accidental Death and Dismemberment coverage, every time they use their covered Visa card to purchase travel tickets. If tickets are purchased prior to leaving for the terminal, cardholders will also be covered while traveling to and from the terminal by taxi, bus, train, airport limousine, or other common carrier (excluding air).

Visa Classic cardholders receive \$250,000 in coverage.

Visa Gold cardholders receive \$400,000 in coverage.

Visa Platinum cardholders received \$1,000,000 in coverage.

*Certain restrictions, limitations, and exclusions apply, and benefit configuration may vary. Contact your financial institution for full program terms and conditions, and to confirm specific coverage levels.

Visa offers unsurpassed acceptance at millions of merchant locations worldwide. You can also use your card to obtain cash at more than 840,000 Visa ATMs in the United States and over 150 countries around the world. To find an ATM near you, use the [ATM Locator](#).

Universal Acceptance Benefit Details

How do I benefit from Universal Acceptance?

You can use your Visa card to make purchases at more than 28 million merchant locations worldwide; and to get cash at over 840,000 Visa ATMs in the United States, and 150 countries around the world. To find an ATM near you, use our [ATM Locator](#).

Year-End Summary Statement Benefit Details

What is the Year-End Summary Statement?

The Visa Year-End Summary Statement simplifies your financial planning by providing a convenient summary of an entire year's credit activity. You will receive two reports:

1. A Monthly Summary Report of one page that outlines monthly transaction totals compiled in categories such as "travel" and "restaurants."
2. A Transaction Detail Report that lists every credit card transaction made during the previous year chronologically, showing the date, type, location and amount.

Zero Liability Benefit Details

How do I benefit from Zero Liability?

Visa's Zero Liability policy* ensures that you only pay for what you've purchased. It provides complete protection for every Visa Card transaction, online and off, and gives you the ultimate in shopping security. Learn more about Visa's [Zero Liability](#) policy*.

*Certain restrictions, limitations, and exclusions apply.

It's simple. Shop for anything online or off—with absolutely *no risk*.

Use your Visa card to shop online, in a store, or anywhere, and you're protected from unauthorized use of your card or account information. With Visa's Zero Liability policy*, your liability for unauthorized transactions is \$0—you pay nothing! Visa takes online security very seriously so that you can focus on your shopping.

Zero Liability has you covered:

- Worry-free shopping
- Ultimate security
- Complete fraud protection

Owe nothing on fraudulent transactions.

Visa's Zero Liability policy means 100% protection for you. Visa's enhanced policy guarantees maximum protection against fraud. You now have complete liability protection for all of your card transactions that take place on the Visa system. Should someone steal your card number while you're shopping, online or off, you pay nothing for their fraudulent activity. If you notice fraudulent activity on your card, promptly contact your financial institution to report it. It is important to continually monitor your monthly statement to identify any unauthorized transactions.**

Visa's Zero Liability policy took effect April 4, 2000, and is a great improvement on the previous policy. The former policy required that you report fraudulent activity within two business days of discovery. After this two-day period, you could be held responsible for up to \$50 of the unauthorized charges. With the new Zero Liability policy, you're no longer required to report fraudulent activity within two days and you're not responsible for any fraudulent transactions made over the Visa network.

The Zero Liability policy covers all Visa credit and debit card transactions processed over the Visa network—online or off. The only transactions not covered under the Zero Liability policy are commercial card, ATM, and non-Visa-branded PIN transactions.

For transactions on other networks, the liability decision is left to the financial institution that issued your card. The Issuer has the option of extending the same protections afforded by Visa's Zero Liability policy.

Get quick provisional credit for fraud losses.

Visa's cardholder protection policy requires all financial institutions issuing Visa products to extend provisional credit for losses from unauthorized card use within five business days of notification of the loss. However, many major financial institutions affiliated with Visa will issue provisional credit even earlier—within 24 to 48 hours after the loss is reported.

Shop safely with Visa.

Visa takes online security very seriously so that you can shop safely on the Internet. With the support of Member banks, Visa has invested millions of dollars in building a secure payment system. Visa works with law enforcement and technology companies to stay one step ahead of criminals.

As a result of these efforts, fraud as a percentage of our total volume has actually declined over time. In the early 1990s, fraud accounted for about 0.15 percent of total Visa transaction volume; today it's a mere 0.06 percent—that's less than 1/13 of one percent.

With Zero Liability, Visa continues to lead the card payment industry in consumer protection. Although card fraud is extremely rare and getting even rarer, Visa's policy eliminates any risk you face shopping online or off.

You're protected with Visa.

Visa has highly sophisticated fraud-screening solutions in place, and works with technology companies every day to enhance them. Field merchants also receive training from Visa on fraud protection.

Visa also mandates cardholder verification codes on the back of cards to help merchants match cards used for purchases with their authorized cardholders. Visa card Issuers should have these codes on all newly issued Visa cards as of 2001. Visa's address verification service also helps merchants screen card-not-present transactions.

Regardless of where you shop, enjoy the comfort of knowing you're protected with Visa.

*Covers U.S.-issued cards only. Visa's Zero Liability policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa. See your Cardholder Agreement for more details.

**Cardholders should always regularly check their monthly statements for transaction accuracy. Financial institutions may impose greater liability on the cardholder if the financial institution reasonably determines that the unauthorized transaction was caused by the gross negligence or fraudulent action of the cardholder — which may include your delay for an unreasonable time in reporting unauthorized transactions.