

## Auto Rental Collision Damage Waiver Program (Cont.)

### 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 twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

Coverage is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Program Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 0-410-581-9994.

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

Immediately call the Program Administrator at **1-800-VISA-911** to report the loss. If you are outside the United States, call collect at 0-410-581-9994. 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 twenty (20) days<sup>†</sup> 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 Business Auto Rental CDW Program claim?

At the time of the accident, or when you return the rental vehicle, immediately ask your car 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 car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) 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 twenty (20) days<sup>†</sup> 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, then mail the following documentation to the Program Administrator:

- The completed and signed Visa Business Auto Rental Collision Damage Waiver Program Claim Form. **Your completed claim form must be postmarked within ninety (90) days<sup>†</sup> 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 eligible Visa Business card.
- A written confirmation from your employer that the rental was primarily for business purposes.
- If the rental was for personal use, enclose a statement from your insurance carrier 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 if the rental was for personal use.

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

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) 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.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa Business cardholders. To submit your claim and learn more about the Visa Business Auto Rental CDW Program go to the Visa Business Auto Rental CDW Program Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims).

If you experience difficulty in obtaining all the required documents within ninety (90) days<sup>†</sup> 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 fifteen (15) days after the Visa Business Auto Rental CDW Program Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Program Administrator has paid your claim of loss, all your rights and remedies against any party in respect of 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.

<sup>†</sup> Not applicable to residents of certain states.

**Program Provisions for Auto Rental CDW Program:** 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 including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

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 Business Auto Rental CDW Program is a service provided to eligible Visa Business cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. 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 this Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The program described in this Guide will not apply to Visa Business cardholders whose accounts have been suspended or canceled. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against us unless all the terms in this Program Guide and policy have been complied with fully.

The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa Business cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Auto Rental CDW Program coverage will still apply to vehicle rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

FORM #VBDCDW01 (03/05)

Whenever you need emergency service or answers, call the **Program Administrator**, 24 hours a day, 365 days a year. For calls outside the United States, call collect at 0-410-581-9994.

**1-800-VISA-911**  
(1-800-847-2911)

**VISA**

visa.com

Fold

These coverages and descriptions supersede any coverages and descriptions you may have received earlier. Please read and retain for your records.



## Your Guide to Benefits Package

# Visa Business Check Card

Effective 3/1/05

FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR VISA® CARD, OR 1-800-VISA-911®

For questions about your balance, call the customer service number on your Visa Business card statement.

## Purchase Security and Extended Protection Program

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

### What is this protection?

**Purchase Security**  
Purchase Security will replace, repair, or fully reimburse you up to a maximum of \$10,000 per claim and \$50,000 per cardholder for most retail goods purchased entirely with your eligible Visa Business card for the first ninety (90) days from the date of purchase in the event of loss, theft, damage, or fire.

### Extended Protection

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) full year on warranties of three (3) years or less up to a maximum of \$10,000 per claim.

### Who is eligible for this protection?

To be eligible for this coverage, you must be a valid cardholder of an eligible U.S.-issued Visa Business card.

### What items are covered by Purchase Security?

Purchase Security protects eligible items of personal property you purchase entirely with your eligible U.S.-issued Visa Business card.

### What items are not covered?

- Animals and living plants.
  - Antiques and collectible items.
  - Broken items, unless damage is the result of a covered occurrence.
  - Computer software.
  - Items purchased for resale.
  - Items that mysteriously disappear. "Mysterious Disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
  - Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service.)
  - Jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
  - Losses 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.
  - Losses resulting from misdelivery or voluntary parting with property.
  - Medical equipment.
  - Perishables, consumables, 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.
  - Real estate and items which are intended to become part of real estate.
  - Traveler's checks, cash, tickets, and any other negotiable instruments.
- What items are covered by Extended Protection?**  
Extended Protection doubles the period of repair service on many items of personal property which have a valid original manufacturer's written U.S. warranty and which you have purchased with your eligible U.S.-issued Visa Business card, up to a maximum of one (1) year.
- What items are not covered?**
- Boats, automobiles, aircraft, 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.
  - Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
  - Items purchased for resale.

- Real estate and items which are intended to become part of real estate.
- Computer software.
- Medical equipment.

### Are gifts covered?

Yes, as long as you purchased the gift with your eligible U.S.-issued Visa Business card and it meets the terms and conditions of the applicable program.

### What about purchases made outside the United States?

**Purchase Security**  
Yes, as long as you purchased the item with your eligible U.S.-issued Visa Business card and it meets the terms and conditions of the program.

### Extended Protection

Yes, as long as you purchased the item with your eligible U.S.-issued Visa Business card and the eligible item has a valid original manufacturer's written U.S. repair warranty, store-purchased dealer warranty, or assembler warranty.

### Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

### Do I need to keep copies of receipts or any other records?

**Purchase Security**  
Yes. If you want to file a claim, you will need copies of your Visa Business card receipt and your store receipt.

### Extended Protection

Yes. If you want to file a claim, you will need copies of your Visa Business card receipt, your store receipt, and the original manufacturer's written U.S. warranty and any other applicable warranty.

### How do I file a claim?

**Purchase Security and Extended Protection**  
Call the Program Administrator at **1-800-VISA 911** (or collect at 0-410-581-9994) for Purchase Security or Extended Protection within sixty (60) days of loss or damage. **Please note: If you do not give such notice within sixty (60) days after the loss or damage your claim may be denied.** The representative will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed and returned with all the requested documentation within ninety (90) days from the date of loss or damage.** Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about Visa Purchase Security and the Visa Extended Protection Program go to the Visa Purchase Security and Extended Protection Program Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims).

### What documents do I need to submit with my claim?

- Purchase Security**
- Your completed and signed claim form.
  - Your Visa Business card receipt.
  - The itemized store receipt.
  - A police report (made within 48 hours of the occurrence in the case of theft), fire report, insurance claim, loss report, or other report sufficient to determine eligibility for benefits.
  - A copy of your insurance declaration page, when applicable.
  - Documentation (if available) of any other settlement of the loss.
  - Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send in, at your expense, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Program Administrator.

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## Purchase Security and Extended Protection Program (Cont.)

### Extended Protection

- Your completed and signed claim form.
- Your Visa Business card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

All claims must be fully substantiated.

### How will I be reimbursed?

#### Purchase Security

Depending on the nature and circumstances of the incident, the Provider, at its sole option, may choose to discharge your claim in either of two ways:

1. The damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. The lost or stolen item may be replaced. If this option is chosen, you will be notified of the decision within fifteen (15) days following receipt of the required proof-of-theft/damage loss documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your Visa Business card receipt up to a maximum of \$10,000 per claim and \$50,000 per cardholder. In either case, the Provider's payment, replacement, or repair made in good faith will discharge the Provider to the extent of the claim.

### Extended Protection

Once your claim has been verified, the item will be repaired or replaced at the sole option of the Provider, but for no more than the original purchase price of the covered items as recorded on your eligible Visa Business card receipt up to a maximum of \$10,000 per claim and \$50,000 per cardholder.

Extended Protection will pay the facility directly for the repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the Program coverage.

### Do I have to file with my insurance company?

#### Purchase Security

Yes. If you have insurance (e.g. business owner's, homeowner's, renter's, or automobile), or if you are covered by your employer's insurance, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient at the option of the Program Administrator.<sup>5</sup>

### Extended Protection

No, however, if you have purchased a service contract or extended warranty, Extended Protection is secondary to that coverage.

## Travel and Emergency Assistance Services

You can enjoy greater peace of mind thanks to a wide range of Visa Business emergency services which are available 24 hours a day, 365 days a year. Please understand that, due to occasional problems such as distance, location, or time, neither Visa 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 Travel and Emergency Assistance Services?

You, your immediate family members, and your business associates may all take advantage of these special emergency services.

### How do I get these services?

They're as close as the nearest phone. You simply call the Program Administrator at **1-800-VISA-911** any hour of the day or night. If you are outside the United States, call collect at 0-410-581-9994.

### Is there a charge for these services?

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

**Please note: Visa Business 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.**

<sup>5</sup> **Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your Visa Business account and subject to the terms, exclusions, and limits of liability of the Program. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$10,000 per claim, \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the Visa Business card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in other insurance or indemnity descriptions, policies, or contracts.

**Program Provisions for Purchase Security and Extended Protection:** This protection provides benefits only to you, the eligible Visa Business cardholder, and to whomever receives the eligible gifts you purchase with your eligible U.S.-issued Visa Business card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by these Programs. The Provider will not unreasonably apply this provision 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.

The Provider relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder or policyholder.

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 six (6) months of the date of damage, theft, or product failure. After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Program Guide and policy have been complied with fully.

The Purchase Security and Extended Protection Program are services provided to eligible U.S.-issued Visa Business cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. 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 this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The programs described in this Guide will not apply to Visa Business cardholders whose accounts have been suspended or canceled.

These services are provided to eligible U.S.-issued Visa Business cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

Visa and/or your Financial Institution can cancel or non-renew the coverages for Visa Business cardholders, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa Business cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

FORM #VPSEPBUSINESSv1 (03/05)

### What are the specific services and what do they provide?

Visa Business Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with program 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 Program Administrator can give you names of English-speaking local 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. **NOTE: All costs are your responsibility.**
- **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 Program Administrator can coordinate bail payment through a transfer of funds from your Visa Business or personal account. The Program Administrator can also follow up to make sure bail has been properly handled. **NOTE: All costs are your responsibility.**

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## Travel and Emergency Assistance Services (Cont.)

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your business associates home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements to repatriate the remains. **NOTE: All costs are your responsibility.**
- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **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 Program Administrator can also arrange a cash advance with your Visa issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**

## Auto Rental Collision Damage Waiver Program

### What is this benefit?

Visa Business Auto Rental Collision Damage Waiver Program ("Auto Rental CDW Program") 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 are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa Business card. Only you and any additional drivers permitted by the car rental agreement are covered.

### What is covered?

Visa Business Auto Rental CDW Program reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility and while it is being used for business purposes. Only covered vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.

This program is primary and provides coverage up to the actual cash value of the vehicle as it was originally manufactured. However, if the rental is for personal reasons, this coverage is secondary to any valid and collectible insurance from any other source.

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.

Covered losses are:

- Physical damage and theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the rental agency through a fleet utilization log.
- 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.
- 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 or collision damage waiver offered by or purchased through the car rental company.
- Expenses reimbursed under your business or personal auto insurance policy.
- 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, but not limited to, 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 thirty-one (31) consecutive days.
- Leases and mini leases.

- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **NOTE: All costs are your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at your business or elsewhere. **NOTE: All costs are your responsibility.**
- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

**Program Provisions for Travel and Emergency Assistance Services:** The program described in this Guide will not apply to Visa Business cardholders whose accounts have been suspended or cancelled. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

FORM #VTEAB (03/05)

- 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 twenty (20) days<sup>†</sup> from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days<sup>†</sup> 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 that 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 Business 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 the car rental company's car insurance or collision damage waiver?** Call the Program Administrator at **1-800-VISA-911** for help. If you are outside the United States, call collect at 0-410-581-9994.

### 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 where 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 Business Auto Rental CDW Program 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 coverage is this?

Visa Business Auto Rental CDW Program is primary coverage. In other words, when your rental is primarily for business purposes, you do not have to claim payment from any source of insurance before receiving coverage under the program.

However, if you are on a personal trip and you use your Visa Business card to rent a covered vehicle, your personal insurance would be primary coverage. In this case, the Visa Business Auto Rental CDW Program would be secondary coverage and would pay only for the outstanding deductible portion or other charges not covered by your primary automobile insurance policy. If you do not carry personal automobile insurance, Visa Business Auto Rental CDW Program coverage is primary.

<sup>†</sup> Not applicable to residents of certain states.

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