



Auto Rental Insurance

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?

Only the cardholder 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 31 consecutive days.

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.

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 31 consecutive days.
- 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 Commercial 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 1-800-597-8002 for help. If you are outside the United States, call collect at 1-410-581-6042.

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 “primary” coverage when 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 questions regarding a specific vehicle, call the Program Administrator at 1-800-597-8002. If you are outside the United States, call collect at 1-410-581-6042.

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

Immediately call the Program Administrator at 1-800-597-8002 to report the loss. If you are outside the United States, call collect at 1-410-581-6042. 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 Commercial 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 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.

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 this 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 this 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 this Guide will not apply to Visa Commercial 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 rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

FORM #VI-003 (09/01)

* Not applicable to residents of certain states.



Travel Accident Insurance

PRINCIPAL SUM: \$250,000

This Description of Coverage replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a cardholder of a participating financial institution, you are eligible for coverage on the date your card is issued.

You and your Dependents become covered automatically when the entire travel fare is charged to your Visa card ("Covered Persons"). It is not necessary to notify the financial institution, the insurance company, or the Program Administrator when the tickets are purchased. Coverage ends when the policy is terminated.

Benefits

If a Covered Person's Injury happens while on a Covered Trip and results in any of the following Losses within one year after the date of accident, we will pay the following percentage of the Principal Sum for accidental Loss of:

Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
Speech and hearing	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%
Thumb & index finger of the same hand	25%

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all losses due to the same accident is the Principal Sum.

Definitions

Description of Coverage: This Description of Coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by the Hartford Life Insurance Company. Please read this description carefully. All provisions of the plan are in the master policy, ADD-

8555, issued to Visa U.S.A., Inc. which is effective January 1, 1997. The financial institution is a member of Visa U.S.A. Inc. Any difference between the policy and this description will be settled according to the provisions of the policy.

Dependents: Your spouse, unmarried dependent child(ren), under age 19 (23 if a full-time student). No age limit for incapacitated child. Dependent child(ren) receive 50% of your benefit amount. Injury means bodily Injury resulting directly and independently of all other causes from an accident which occurs while the Covered Person is covered under this policy, but not loss resulting from sickness or disease.

Covered Trip means a trip **a)** while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot operator or crew member; **b)** charged to your Visa Commercial card; and **c)** that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding air), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, or land or water conveyance licensed for transportation of passengers for hire.

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech, or hearing; or actual severance through or above the metacarpophalangeal joints with regard to thumb and index finger.

The policy does not cover any Loss caused by or resulting from intentionally self-inflicted Injury, suicide, or attempted suicide, whether sane or insane; sickness or disease, or war or act of war, declared or not.

Beneficiary: We will pay any benefit due for Loss of life to your estate. All other benefits due and not assigned will be paid to you, if living.

Notice of Claim: Written notice of claim, including your name and policy number (ADD-8555), should be mailed to the Program Administrator within 20 days of a covered Loss or injury or as soon as reasonably possible.

For More Information

Answers to specific questions can be obtained by writing to the Program Administrator.

Visa Travel Accident Insurance
550 Mamaroneck Ave.

Harrison, NY 10528

Plan Underwritten by:

Hartford Life Insurance Company

Hartford Plaza

Hartford, CT 06115

Whenever you need emergency service or answers, call the **Program Administrator**, 24 hours a day, 365 days a year:

1 - 8 00- 5 9 7- 8 0 02

If you are outside the United States, please call collect:

1 - 4 1 0- 5 81- 6 042

For balance inquiries and account-related questions, please call the customer service number on your statement.