With Apple’s Visa Signature Rewards Card, you can enjoy the strength, recognition, and acceptance of the Visa brand—with special perks and benefits in addition to the rewards you already earn.

- You’ll enjoy instant access to dozens of perks like exclusive movie ticket offers, travel packages and savings, and dining perks. Plus, enjoy complimentary 24-hour concierge* service, shopping savings, and special offers from your favorite retailers.
- You’re also entitled to security and convenience benefits like Purchase Security, Warranty Manager Service, Travel and Emergency Assistance Services, and Auto Rental Collision Damage Waiver.

Please retain this guide for the future. It describes in detail some of the important perks and benefits available to you, and will help you enjoy your Visa Signature Card.

Look inside for additional information on Visa Signature Card perks and benefits.

*Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on the cardholder’s behalf. For questions about your balance, call the toll free number on the back of your Visa Signature Card, or 800-397-9010.
PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS*

- **Travel** — Enjoy complimentary discounts and upgrades at top hotels, resorts and cruise lines. Also, receive the best available rate, free in-room internet or valet parking and more when you book through the Visa Signature Luxury Hotel Collection. For details on all travel perks, go to Visa.com/Signature.

- **Entertainment** — Get access to exclusive movie ticket offers at Fandango.com/VisaSignature and other entertainment offers at Visa.com/Signature.

- **Fine Wine and Food** — Indulge your passion for everything gourmet at dining and wine events and complimentary wine tastings at Sonoma County wineries.

- **Sports** — Get up close and personal at once-in-a-lifetime sporting events. Plus, treat yourself to premier golf outings and football gameday experiences.

- **Visa Concierge** — Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day. The Visa Signature Concierge service can help you find tickets to top sporting and entertainment events, book travel, make dinner reservations and even help you find the perfect gift. To use the Visa Signature Concierge service, call 800-953-7392 or visit VisaSignatureConcierge.com. For calls outside the United States, call collect at 630-350-4551.

- **Shopping** — Enjoy discounts and special offers at premium retailers, from jewelry to apparel and electronics.

- **Emergency Card Replacement & Emergency Cash Disbursement** — This efficient 24/7/365 worldwide service allows you to quickly and easily have a replacement Visa Signature Card sent to you and/or receive emergency cash at a convenient location.

- **Year-End Summary Statement** — With just 25 transactions a year, you may enjoy a complimentary detailed summary of your annual Visa Signature spending for convenient budget analysis and financial planning.

- **Warranty Manager** — Get double the time period of the original manufacturer’s written U.S. repair warranty up to one (1) additional year on warranties of three (3) years or less when you purchase an eligible item entirely with your eligible Visa Signature Card. You can also enjoy convenient features like warranty registration.

- **Purchase Security** — Will replace, repair or reimburse you for eligible items of personal property up to $500 per claim for ninety (90) days from the date of purchase due to covered reasons.

- **Lost/Stolen Card Reporting** — This 24/7/365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature Card.

- **Roadside Dispatch** — Offers convenient towing and locksmith referral services in the United States and Canada, 24/7 with your Visa Signature Card.

- **Travel & Emergency Assistance Services** — Get help coordinating medical, legal and travel services when you’re away from home.

- **Auto Rental Collision Damage Waiver** — Receive coverage at no additional cost for damage due to collision or theft. Just charge your entire rental transaction to your eligible Visa Signature Card and decline the rental company’s collision damage waiver.

For more details, go to Visa.com/Signature.

*Certain restrictions, limitations, and exclusions apply.

**Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on the cardholder’s behalf.
PURCHASE SECURITY

What is this benefit?
Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Visa card in the event of theft, damage due to fire, vandalism, or accidentally discharged water, or certain weather conditions within the first ninety (90) days of the purchase date. This benefit is limited to a maximum of five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder.*

Who is eligible for this benefit?
You are eligible if you are the valid cardholder of an eligible Visa card issued in the United States.

How does this coverage work?
You do not need to register your eligible purchases in any way. They are automatically covered for damage due to:
- Fire, smoke, explosion, riot, or vandalism
- Windstorm, lightning, hail, rain, sleet, or snow
- Aircraft, spacecraft, or other vehicles
- Theft (except from autos or motorized vehicles)
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current (This benefit does not apply to electronic components)

What about purchases made outside of the U.S.?
Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item meets the terms and conditions of the benefit.

What types of purchases are not covered?
- Animals and living plants
- Antiques and 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
- Broken items, unless damage is the result of a covered occurrence
- Computer software
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, professional, or commercial use
- Items stolen from automobiles and other vehicles, or common carriers
- Items that are lost or that "mysteriously disappear," meaning that the item or 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, which includes the U.S. Postal Service, airplanes, or delivery service
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or 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, consumables including, but not limited to, perfumes and 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

FILING A PURCHASE CLAIM
Should I keep copies of receipts or any other records?
Yes. In the event that you need to file a claim, copies of your Visa card receipt and the itemized store receipt are required to verify the claim.

What do I do if my purchase is stolen or damaged?
Call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096 within sixty (60) days of the theft or damage. The Benefit Administrator will ask you for some preliminary information about the incident and send you the appropriate claim form.

If your purchase is stolen or damaged, make sure to also file a police report within forty-eight (48) hours of the occurrence.

How do I file a claim?
Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents:
- Your Visa card receipt
- The itemized store receipt
- A police report (filed within forty-eight (48) hours of the incident) in the case of theft, fire, insurance claim, loss report, or other report sufficient to determine eligibility for benefits
- A copy of your primary insurance Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles when applicable.
- Documentation (if available) of any other settlement of the theft or damage
- 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 cases of damage, you will be asked to send, at your expense, the damaged item along with your claim in order to substantiate the claim, so make sure to keep the damaged purchase in your possession.

Gift recipients of eligible items may also handle the claim process if you are able to provide all the documents and items necessary to fully substantiate the claim. Please Note: Claim forms must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.

For faster filing, or to learn more about Purchase Security, visit www.visa.com/eclaims.

How does the reimbursement process work?
If you have met the terms and conditions of the benefit, and depending on the nature and circumstances of the incident, the Benefit Administrator will resolve your claim in one of two ways:
- A damaged item, whether wholly or in part, may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, typically you will be notified of the decision within fifteen (15) days after the required documentation of theft/damage has been submitted or is received.
Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim will be denied.

**Warranty Manager Service**

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and extend the warranties of eligible items purchased with your Visa Signature card. You can access these features with a simple toll-free call. Services include Warranty Registration and Extended Warranty Protection.

Who is eligible for this benefit?

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

Why should I use Warranty Registration to register my purchases?

You’ll have peace of mind knowing that your purchases’ warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call 1-800-397-9010, or call collect outside the U.S. at 303-967-1093. The Benefit Administrator will provide the address to which you can send in the item’s sales receipt and warranty information so this key information can be kept on file for you.

How does Extended Warranty Protection work?

Extended Warranty Protection doubles the time period of the original manufacturer’s written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa Signature card. This benefit is limited to no more than the original price of the purchased item (as shown on your Visa Signature card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) per claim and fifty thousand dollars ($50,000.00) per cardholder.*

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa Signature card and the eligible item has a valid original manufacturer’s written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

What types of purchases 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, professional, or commercial use
- 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
- Computer software
- Medical equipment
- Used or pre-owned items

Should I keep copies of receipts or any other records?

Not if you’ve already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa Signature card receipt, your store receipt, the original manufacturer’s written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

How do I file a claim?

Call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093 immediately after the failure of a covered item.

*Please Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, or automobile or employer’s insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible Visa account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is five hundred dollars ($500.00) per claim occurrence and fifty thousand dollars ($50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa 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 a pair or set. Purchase Security is not “contributing” insurance, and this non-contribution provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

**Additional Provisions for Purchase Security**

This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. 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 claimant 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 damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of theft or damage.

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 payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. Each claimant agrees to the terms and conditions contained in this Guide to Benefit and to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for eligible Visa cardholders, 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 cardholder by Purchase Security Company of North America (“Provider”) and 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 APS 500-50K-06D – 2013 (8/14)**

**PS-0**
What types of rental vehicles are not covered?

- Vehicles, motorbikes; limousines; and recreational vehicles.
- Trucks.
- Any other automobile, motor vehicle, or equipment that have an open cargo bed.
- Certain vans; vehicles that are expensive, exotic, and antique automobiles; certain vans; vehicles that exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Examples of excluded expensive or exotic automobiles include: 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.

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
For questions about a specific vehicle, call the Benefit Administrator at 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

What else is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone or damage to anything inside or outside the rental vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses 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
- Depreciation of the rental vehicle caused by the incident including, but not limited to “diminished value”
- Expenses reimbursable by your insurer, employer, or employer’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 not installed by the original manufacturer
- Damage due to off-road operation of the rental vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended)
- Theft or damage reported more than forty-five (45) days* from the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

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 Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited 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 CDW 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-assumes control of the rental vehicle.

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

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

1. Initiate and complete the entire rental transaction with your eligible Visa Signature card.
2. Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.

Helpful tips:

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the 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 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

FILING AN AUTO RENTAL CDW CLAIM

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

Immediately call the Benefit Administrator at 1-800-397-9010 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 303-967-1093. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company:

- 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 auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form. Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.
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 Signature card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] 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 1-800-397-0010. If you are outside the United States, call collect at 303-967-1093.

Is there a charge for these services?
No. Travel and Emergency Assistance Services are available to eligible Visa Signature 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.

• 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 Signature card.

• A statement from your insurance carrier (and/or your employer or employer’s insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.

• A copy of your automobile insurance policy’s Declarations Page. “Declarations Page” means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.

• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

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 will be finalized within fifteen (15) days after the Visa Signature Auto Rental CDW Benefit Administrator has received all documentation necessary to fully 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 responsible 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 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 of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Visa Signature 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 Visa Signature cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. 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 Signature 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.

What medical referral assistance is available?
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 Signature or personal account. Please 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 deprived of the benefit, and if they do, they will notify you at least thirty (30) days in advance. Additional provisions for Auto Rental CDW

• 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 young children 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. 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 home 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 Signature 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.