Travel and Emergency Assistance Services

Emergencies can escalate quickly when you are traveling away from home. Something that is relatively straightforward when you are not traveling, like replacing prescription medication, can be a difficult task when you are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help you in case of an emergency while you are traveling away from home. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note 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.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to you, if you are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services. 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. To use the services, simply call the toll-free, 24-hour Benefit Administrator line at 1-800-992-6029. If you are outside the United States, call collect at 1-804-673-1675.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent amendments. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

Additional Services

• Prescription Assistance and Valuable Document Delivery
  - Arrangements can be made to have your prescription filled, and lost or stolen items shipped to your location.

• Pre-Trip Assistance
  - Information and assistance before you leave travel or are overseas can be arranged to help you manage issues that may arise while you are traveling.

Definitions

Common Carrier means any mode of transportation by land, water or air that provides for the carriage of persons or property for hire and is subject to regulation by the Federal or State authorities.

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Your Visa Card Guide to Benefits

Basic Protection Package

Auto Rental Collision Damage Waiver

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and accidents do get stolen. No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver. Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision – up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver’s car or the injury of anyone or anything is not covered. Periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are not covered.)

You are eligible for this benefit if Your Name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

If You do have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You do not have personal automobile insurance or any other insurance, the benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How to use Auto Rental Collision Damage Waiver

1. Use Your Visa Card to initiate and complete Your entire car rental transaction.

2. Review the auto rental agreement and decline the rental company’s collision damage waiver (CDW/LDW) option or a similar provision, as accepting this coverage will cancel out Your benefit. If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit Administrator at 1-800-348-8472. Outside the United States, call collect at 1-804-673-1164.

Before You leave the lot, be sure to check the car for any prior damage. This benefit is in effect during the time the rental car is in Your (or an authorized driver’s) control, and it terminates when the rental company repossesses control of their vehicle. This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland). However, this benefit is not available where precluded by law, or where it’s in violation of the territory’s terms of the auto rental agreement, or when prohibited by individual merchants. Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.

Vehicles not covered

Certain vehicles are not covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles. Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle’s coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-8472, or call collect outside the United States at 1-804-673-1164.

Related instances & losses not covered

• Any obligation You assume under any agreement (other than the deductible 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

• The 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)

• Claims 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) 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/or after damage or theft occurs (for example, leaving the car running and unattended)

• Theft or damage reported more than forty-five (45) days* after the date of the incident

• Theft or damage for which a claim form has not been
Finalizing your claim
Your claim will typically be finalized within 15 (fifteen) days, after the Benefit Administrator has received all the documentation necessary to substantiate your claim.

Transference of claims
Once your claim has been paid, all Your rights and remedies against any party in regard to 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.

Definitions
Account means Your credit or debit card Accounts.
Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss.
Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement which describes in all the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

What You must submit to file a claim
At the time of the theft or damage, or when You return the Rental Vehicle, ask Your rental company for the following documents:
• A copy of the accident report
• A copy of the initial and final auto rental agreements (front and back)
• A copy of the repair estimate and itemized repair bill
• Two (2) photographs of the damaged vehicle, if available
• A police report, if obtainable

A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim.

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:
• The completed and signed Auto Rental Collision Damage Waiver claim form (important) This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available—or Your claim may be denied.
• A copy of Your monthly billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.

A statement from Your insurance carrier (and/or Your employer or employer’s insurance carrier, if applicable), or Your Beneficiary Administrator 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 statement of no insurance or reimbursement is required.

A copy of Your primary insurance policy’s Declarations Page (if applicable) to confirm Your deductible (This means an Eligible Person who uses their eligible Account.)

Any other documentation required by the Benefit Administrator to substantiate the claim.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-TAP-1974, or visit www.cardbenefitservices.com.

What You must submit to file a claim
Fill out and sign the claim form the Benefit Administrator sent You, then submit the form within ninety (90) days* of the product failure, along with the following documents:

Closing the claim
Your claim will typically be closed within 15 (fifteen) days, after the Benefit Administrator has received all the documentation necessary to substantiate Your claim.

Transference of claims
Once Your claim has been paid, all Your rights and remedies against any party in regard to 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.

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