Travel and Emergency Assistance Services

What are Travel and Emergency Assistance Services?
Help when you don’t know where to turn. You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year. We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. 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 service.

Who is eligible for Travel and Emergency Assistance Services?
You, your spouse, and your children (provided the children are dependents under 22 years old) 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 Benefit 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 Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge. Please note: Visa 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 what do they provide?
Visa 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 benefit 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 Benefit Administrator can give you names of 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 or personal account. NOTE: All costs are your responsibility.
• Legal Referral Assistance can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you’re detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. NOTE: All costs are your responsibility.
• 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 young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. 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 Benefit 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.
• 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 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 home 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.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. 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. For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

Visa Platinum Card

Your Visa Platinum Card Guide to Benefits

Auto Rental Collision Damage Waiver

What is this benefit?
When certain terms and conditions are met, the Visa Auto Rental Collision Damage Waiver benefit (“Auto Rental CDW”) provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any other insurance or reimbursement from any other source. Here are answers to some commonly asked questions about the benefit.

Who is eligible?
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?
Subject to the terms and conditions in this Guide to Benefit, Visa Auto Rental CDW reimburses you for covered damage or theft to a rental vehicle while it is your responsibility as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only 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 are covered. The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefit, Visa Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.

Covered losses are:
• Physical damage and/or theft of the covered rental vehicle.
• Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
• Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?
For the benefit to be in effect, you must:
• Initiate and complete the entire rental transaction with your eligible Visa card, and
• Decline the auto rental company’s collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:
• 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 also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 0-410-581-9994. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.
Auto Rental Collision Damage Waiver (Cont.)

How do I claim from Warranty Manager Service?

Call the Warranty Manager at 1-800-VISA-911 (or collect at 01-410-581-9994)

For faster filling, submit your claim online. It’s easy, convenient, and available 24 hours a day, 7 days a week. If you don’t have access to the Internet, you can call the Warranty Manager at 1-800-VISA-911. We also accept claims by mail. For further information about the Warranty Manager, go to the Warranty Manager Service Claim Center at www.visa.com/eclaims.

What do I need to submit with my claim?

• Your completed and signed claim form.
• Your driver’s identification number.
• Your credit card statement.
• Any documentation related to your claim. (See the claim form for details on acceptable forms of documentation.)

For further information about the Warranty Manager, call the Warranty Manager at 1-800-VISA-911, or call Collect at 01-410-581-9994.

FORM AVCDW1 (03/06)

Warranty Manager Service

For faster filing, submit your claim online. It’s easy, convenient, and available 24 hours a day, 7 days a week. If you don’t have access to the Internet, you can call the Warranty Manager at 1-800-VISA-911. We also accept claims by mail. For further information about the Warranty Manager, go to the Warranty Manager Service Claim Center at www.visa.com/eclaims.

What do I need to submit with my claim?

• Your completed and signed claim form.
• Your driver’s identification number.
• Your credit card statement.
• Any documentation related to your claim. (See the claim form for details on acceptable forms of documentation.)

For further information about the Warranty Manager, call the Warranty Manager at 1-800-VISA-911, or call Collect at 01-410-581-9994.

FORM AVCDW1 (03/06)