The Auto Rental CDW benefit offers coverage for automobile rentals, and recreational vehicles. Certain vans; vehicles that have an open cargo area; sport utility vehicles are eligible for coverage, the following are not eligible: motorcycles; scooters; tricycles; trucks; minivans; minivans manufactured for ten (10) years or more; manufactured and designed specifically as small group tour buses, such as charter and tour buses; vehicles manufactured and designed specifically as small group tour buses, such as charter and tour buses; vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or included with the rental vehicle (e.g., a bicycle). Exclusions apply, coverage is not available for rental outside the United States, call one of our toll-free numbers.

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472 to substantiate your claim.

Do I have to do anything else?

• Report the theft or damage immediately after any incident.

• Complete the claim form with available documentation. Please Note: Your completed claim form must be submitted within ninety (90) days from the date of the incident.

• The claim form is available to download at www.vbcardservices.com, or call 1-800-348-8472 for a printed copy.

• Argue for or against settlement of your claim by the Benefit Administrator to substantiate the claim.

• Where applicable, any additional documentation requested by the Benefit Administrator to substantiate the claim.

When should I report an incident?

• The Theft or Damage Claim Form is available to download at www.vbcardservices.com, or call 1-800-348-8472 for a printed copy.

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What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit is available in the United States and most foreign countries. This benefit covers automobile rentals and/or recreational vehicles, whether or not you are an authorized driver. This benefit offers coverage for up to the actual cash value of the vehicle.

Where am I covered?

This benefit is available in the United States and most foreign countries. This benefit does not cover damage, theft, or loss of use caused by collision or collision damage to the vehicle while located 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.

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

To be sure you are covered, follow these steps when you rent the vehicle:

1. Initiate and complete the entire rental transaction with your eligible Visa Business card.

2. Decline the auto rental company’s collision damage waiver (“CDW/LIW”) option or similar provision it offered to you.

Helpful tips:

• Be sure to check the rental vehicle for prior damage before leaving the lot.

• Report any pre-existing damage carefully to make sure you have declined the rental company’s CDW/LIW option and are familiar with the terms and conditions of the agreement.

What if the auto rental company insists I purchase their collision damage waiver?

Call the Benefit Administrator for help at 1-800-348-8472. If you are outside the United States, call one of our toll-free numbers.

Filing an Auto Rental CDW Claim

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

Contact your eligible Visa Business card for assistance. Report to 1-800-348-8472 to report the theft or damage, regardless of whether your liability has been reduced or eliminated. If you are covered outside the United States, call one of our toll-free numbers.

The Benefit Administrator will answer any questions you or the auto rental company may have. They will offer to 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. If you report the theft or damage more than forty-five (45) days* from the date of the incident, you may be reimbursed for up to the actual cash value of the vehicle.

Helpful tips:

• Do I have to file a claim?

Yes, you must file a claim to substantiate your claim.

• 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 provide:

1. A copy of the accident report form and claim document, the receipt for any amounts that have been paid toward the claim.

2. A copy of the initial and final auto rental agreement(s) which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.

3. A copy of the repair estimate and reimbursed repair bill.

4. Two (2) photographs of the damaged vehicle, if available.

5. A police report, if available.

What other documents do I submit 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.

• A copy of your receipt or monthly billing statement as proof of purchase of the rental vehicle and any other amounts that have been paid toward the claim.

• A copy of your insurance policy that lists names, coverage, limits, effective dates and deductibles.

• Any other documents that are requested by the Benefit Administrator to substantiate the claim.

Please Note: All remaining documents must be postmarked within ninety (90) days* of the date of the 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, no, there are some things you need to do. Typically claims are finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to substantiate your claim.

Do I have to do anything else?

• The thief or damage for which all required documentation has not been received within thirty-three and ninety-five (33 1/2) days of the date of theft or damage may not be covered.

• Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage to the vehicle will be null and void, and you will not be entitled to the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to settle or investigate the claim.

• Your liability under your own personal insurance deductible or other charges, including, without limitation, your liability under your personal insurance carrier, etc.

• Any and all relevant provisions shall be void in the case of fraud, intentional concealment, or misrepresentation of material fact.

• Theft or damage resulting from abuse, fraud, hostilities or war, act of terrorism, including explosions, riots, rebellion, insurrection, or terrorist activities, confiscation

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

You must make every effort that would be made by a reasonable person to minimize the amounts payable to you under this benefit. This provision will not be unreasonably applied to avoid payment of a claim.

If you make any claim knowing it to be false or fraudulent in any respect, or if you make any claim knowing that no coverage shall exist for such claim and your benefits may be canceled. Each authorized user and/or Visa Business cardholder that makes or will make a claim shall sign a statement that all claims are true and complete. Any and all relevant provisions shall be void in the case of fraud, intentional concealment, or misrepresentation of material fact.

If you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident. However, if your claim is not covered, the claim file will be closed and the claim will be void.

This benefit is provided to eligible Authorized Users and/or Visa Business cardholders, and is subject to the terms and conditions contained in this Guide to Benefits may be modified at any time in its discretion. All benefits and conditions may be provided via additional Guide to Benefits to be mailed to you, and shall remain open for six (6) months from the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days* have passed since the date of the incident. The expiration of these (3) years from the time written Proof of Loss in Form #VBCDW01 - 2013 (04/14) is received within thirty (30) days* of the date of the incident/occurrence.

The Benefit Administrator, 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, 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, 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, Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims.
What documents do I need to submit with my claim?

1. Purchase Security
   - If you have met the terms and conditions of the benefit, a decision will be made at the Benefit Administrator’s discretion, to: (a) repair the damaged item to its original state, (b) restore the damaged item to its original state by paying the cost of repair or replacement, (c) repair or replace the damaged item at the Benefit Administrator’s discretion.

2. Extended Protection
   - The item has been paid for in full at the time of the occurrence.
   - The claim is presented to the Benefit Administrator within 60 (sixty) days after the Provider receives Proof of Loss.
   - No. You may go to an authorized repair facility and file a claim for reimbursement.

What are the specific services and how can they help me?

- **Medical Referral Assistance**: Helps you through your medical and hospital admission process, including doctor locations, hospital location, transportation home or to the nearest medical facility. TheBenefit Administrator will arrange for emergency messages for travelers, their immediate family and business associates. In the case of a death, the Benefit Administrator can arrange management of funeral arrangements and makes all the necessary arrangements for emergency travel home of traveling family.

- **Travel and Emergency Assistance Services**
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  - **Lost Luggage Service**: Helps you to trace your lost luggage with the common carrier’s claim procedures or can arrange pickup and delivery of your luggage.
  - **Lost Passport**: Helps you to verify your identity and can arrange for follow-up to obtain a replacement passport.
  - **Emergency Transportation Assistance**: Helps you to arrange transportation home or to the nearest medical facility. Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge. The Benefit Administrator provides services on behalf of the Provider.

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  - The item has been paid for in full at the time of the occurrence.
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