Your Guide to Benefit

Auto Rental Collision Damage Waiver

For questions about your account, balance, or rewards please call the customer service number on your Visa card statement.

Auto Rental Collision Damage Waiver

For questions about this guide, call the Benefit Administrator at 1-800-762-7194.

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Auto Rental Collision Damage Waiver, continued

Filing an Auto Rental CDW Claim

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

1. Be sure to check the rental vehicle for prior damage before leaving the rental lot.
2. Your personal liability insurance does not cover theft or damage due to off-road operation of the vehicle.
3. Wear and tear, gradual deterioration, or mechanical breakdown are not covered.
4. Theft or damage reported more than forty-five (45) days from the time of the incident.
5. If you do not have personal automobile insurance or otherwise are not covered by insurance for theft or damage.
6. Any counter differences for fuel are charged to your account.

What losses are covered?

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for covered losses including:

- Theft or damage reported more than forty-five (45) days after theft or damage occurs (for example, leaving the rental vehicle at an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call 804-673-1164.)
- Fuel Delivery – up to 5 gallons (cost of fuel not included)
- Emergency Roadside Assistance – up to 5 miles (cost of service not included)
- Towing – Up to 5 miles included 
- Roadside Assistance - includes up to 8 people including the driver
- Rental Car Delivery - only available at the time of rental
- Loss of Use - up to 80% of your eligible Visa card statement
- Serveral more benefits may be available

What is this benefit?

The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity as a result of a Covered Stolen Identity Event. The Personal Identity Theft benefit is available to Visa cardholders whose name is embossed on an eligible Visa card issued in the U.S. at 804-673-1164. or call collect outside the U.S. at 303-967-1096.

What are the limitations?

This benefit is subject to the following limitations:

- The claim must be submitted within thirty (30) days after the date of the event
- The Personal Identity Theft benefit is intended to provide reimbursement for covered expenses you incur to restore your identity as a result of a Covered Stolen Identity Event. The Personal Identity Theft benefit is available to Visa cardholders whose name is embossed on an eligible Visa card issued in the U.S. at 804-673-1164. or call collect outside the U.S. at 303-967-1096.
- Coverage is limited to the first incident of covered theft or damage. This provision will not be unreasonably applied to avoid claims.
- You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle before and/or after theft or damage occurs (for example, leaving the rental vehicle at an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call 804-673-1164.)

Do I need to have my Auto Rental CDW coverage in effect?

Yes, your Auto Rental CDW coverage must be in effect on the date of theft or damage. If you are unable to provide proof of coverage, you may be charged for the deductible amount.

Do I have to do anything else?

If you report an incident, you need to follow the steps below to be eligible for this benefit. If you do not follow these steps, you may not be eligible for this benefit.

Auto Rental Collision Damage Waiver, continued

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the U.S. at 804-673-1164. or call collect outside the U.S. at 303-967-1096.

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

To understand your rights and remedies, please contact the credit card issuer or your personal insurance company.

Personal Identity Theft

What is in this benefit?

The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity as a result of a Covered Stolen Identity Event. The Personal Identity Theft benefit is available to Visa cardholders whose name is embossed on an eligible Visa card issued in the U.S. at 804-673-1164. or call collect outside the U.S. at 303-967-1096.

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

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Roadside Assistance

What is covered?

- Costs to file an application for hours, grants, or other benefits that are obtained by or on behalf of you or your minor child
- Costs to request a Covered Stolen Identity Event: including costs incurred for notarizing or identity as a result of a Covered Stolen Identity Event. The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity as a result of a Covered Stolen Identity Event. The Personal Identity Theft benefit is available to Visa cardholders whose name is embossed on an eligible Visa card issued in the U.S. at 804-673-1164. or call collect outside the U.S. at 303-967-1096.

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Benefit Information

What is in this benefit?

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

To understand your rights and remedies, please contact the credit card issuer or your personal insurance company.

Your Guide to Card Benefit