Covered Trip Claims (p. 36) The Covered Person is riding on a Common Carrier as a passenger and suffers a covered loss, and You are responsible for the loss or damage, or administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

Summary (p. 4) This benefit is in effect during the time the rental car is in Your (or an authorized driver’s) control, and it

Adult Rental Collision Damage Waiver

Personal Identity Theft, continued

If You reasonably believe that a law may have been broken, You must promptly file a report with the police.

Definitions

Covered Stolen Identity Event

Definitions

Credit Card Fraud Investigation

PIT-O

ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

Auto Rental Collision Damage Waiver

The Cost:

Please read this description carefully. All provisions of the plan are in the

Covered Trip Definitions

(4) means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger,

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, as well as terminate this guide, call the Benefit Administrator at

Written Notice of Claim, including your name and reference to

VISA Card Benefit Services

Use of the United States of America, in the state or territory in which a covered loss occurs, less any amounts recoverable from insurance and other sources.

For faster filing, or to learn more about Personal Identity Theft, visit

www.cardbenefitservices.com

Travel Accident Insurance

Your Guide to Card Benefit

Travel Accident Insurance Description of Coverage

You can be covered with Auto Rental Collision Damage Waiver even if You do not have automobile insurance or any other insurance, the benefit reimburses You for covered damage, theft 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.

Covered Trip Claims

If You cease to be covered Your benefit name is removed on an eligible card issued after Your credit card is issued.

Home Office:

Chicago, IL 60604

VISA Card Benefit Services

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a

written notice to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The

Written Notice of Claim, for Your account

the plan administrator

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a

If You do not have personal automobile insurance or any other insurance, the benefit reimburses You for covered damage, theft 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.

5. means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger, (b) on the date of the accident, You were covered under this policy, (c) while the insurance is in force.

Your Guide to Card Benefit

Travel Accident Insurance

Voluntary plans. This benefit is in effect during the time the rental car is in Your (or an authorized driver’s) control, and it

Travel Accident Insurance, continued

The Cost:

The Cost:

The benefit does not apply to the extent that travel or vacation expenses or other losses or liabilities prohibit

1. means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, whether

TO-A

FOR MORE INFORMATION CONTACT

2. means all reasonable steps to mitigate possible costs, including cancellation of any scheduled hotel, credit or similar charges.

As Your responsibility.

For more information about the benefit described in this guide, call the Benefit Administrator at

1-877-VISA-1843 (1-877-842-8183)

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Auto Rental Collision Damage Waiver, continued

What is covered?

- Theft or damage due to loss of control of vehicle (including, but not limited to, woven, collision, or spin-out)
- Theft or damage as a result of the authorized operation of the vehicle
- Theft or damage from rental transactions that are not covered by the Auto Rental Collision Damage Waiver (CDW/LDW) option or similar protection
- Theft or damage for which all required documentation has not be received within three days of the incident including, but not limited to, theft or damage to uninsured or underinsured motor vehicles, or vehicles involved in an accident caused by a driver not covered by or not entitled to make a claim under your insurance or the auto rental company’s insurance (other than the deductible under your personal insurance or collision damage waiver)
- Theft or damage resulting in your rental vehicle being impounded or seized by law enforcement or a court order
- Theft or damage for which a police report, if obtainable, is not available
- Theft or damage for which the location and date of occurrence cannot be verified
- Theft or damage due to loss, or theft of keys or security devices provided by the auto rental company
- Theft or damage due to motor vehicle theft protection being overridden or disabled through the auto rental company’s electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle
- Theft or damage resulting from your vehicle being towed, including towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon your return

Additional Terms:

- Government restrictions and limits apply in Puerto Rico, the Virgin Islands, or U.S.拥有的 countries.
- Additional costs may apply including attorney fees.
- Benefits are not paid for repairs to the rental vehicle if the auto rental company has required the rental vehicle to be towed.
- Claims for bodily injury or property damage are subject to the auto rental company’s deductible.
- Claims are subject to the terms of the auto rental agreement.
- Your benefits are available worldwide except in Puerto Rico.
- Eligibility restrictions and limits apply.
- Benefits are paid to the extent benefits are not provided under other insurance or by the auto rental company.
- Benefits may be reduced by any collision damage waiver purchased by you in addition to this benefit.
- Benefits are not available when the damage is caused by causes under your personal insurance or collision damage waiver.
- Costs of any insurance or collision damage waiver offered by or purchased through the auto rental company or its insurer are reimbursable by this benefit.
- The benefit is only available to Visa credit cardholders who have not been notified of a denial of coverage or cancellation for any reason.

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