

**NOTE:** This is a sample of some of the benefits you receive from your Visa card. Benefits, providers, and coverage levels may vary from issuer to issuer. Please contact your Visa card issuer to request your full disclosure guide to benefits.

## Your Guide to Benefits Package



# Visa TravelMoney Card

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

This Guide to Benefits describes the benefits in effect as of 4/1/11. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

## Purchase Security

### What is this Purchase Security benefit?

Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your registered Visa TravelMoney® card up to a maximum of five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00) per registered cardholder,\* in the event of theft, damage due to fire, vandalism, accidentally discharged water, or certain weather conditions.

### Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid registered cardholder of a registered U.S.-issued Visa TravelMoney card.

### What items are covered by Purchase Security?

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, explosion, riot, or vandalism.
- Windstorm, lightning, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

### What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles, or common carriers.
- Items that are lost or that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Theft or damage resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.

- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Used or pre-owned items.

### Are gifts covered?

Yes, as long as you purchased the gift entirely with your registered Visa TravelMoney card and it meets the terms and conditions of the benefit.

### Are purchases made outside the U.S. covered?

Yes, as long as you purchased the item entirely with your registered Visa TravelMoney card and the eligible item meets the terms and conditions of the benefit.

### Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

### Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your registered Visa TravelMoney card receipt and your itemized store receipt.

### How do I file a claim?

Call the Benefit Administrator at **1-800-VISA-911** or collect at 410-581-9994 within sixty (60) days of theft or damage. **Please note: if you do not give such notice within sixty (60) days after the theft or damage your claim may be denied.** The Customer Service Representative will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about Visa Purchase Security, go to [www.visa.com/eclaims](http://www.visa.com/eclaims).

### What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your registered Visa TravelMoney card receipt.
- The itemized store receipt.
- A police report [**made within forty-eight (48) hours of the occurrence in the case of theft**], fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the theft or damage.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send, **at your expense**, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

### How will I be reimbursed?

Provided that the terms and conditions of the benefit have been met, and depending on the nature and circumstances of the incident, **the Benefit Administrator, at its discretion**, may choose to discharge your claim in either of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you usually will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.

(Continued on next page)

## Purchase Security (Cont.)

2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your registered Visa TravelMoney card receipt, less handling and shipping charges, up to a maximum of five hundred dollars (\$500.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder.\*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

### Do I have to file with my insurance company?

Yes, if you have insurance applicable to the damaged or stolen item (e.g. business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.\* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.\*

\* **NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount debited from the account linked to your registered Visa TravelMoney card, and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is five hundred dollars (\$500.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per registered cardholder. You will receive no more than the purchase price as recorded on the registered Visa TravelMoney card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part

of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in insurance or indemnity descriptions, policies, or contracts.

**Additional Provisions for Purchase Security:** This protection provides benefits only to you, the registered Visa TravelMoney cardholder, and to whomever receives the eligible gifts you purchase entirely with your registered Visa TravelMoney card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of theft or damage.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to registered Visa TravelMoney cardholders at no additional cost. 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. The benefit described in this Guide to Benefit will not apply to registered Visa TravelMoney cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit for registered Visa TravelMoney cardholders, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a registered Visa TravelMoney cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911, or call collect at 410-581-9994.

FORM #VPS 500-50K-90D - 2010 (04/11)

## 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 twenty-two (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 410-581-9994.

### Is there a charge for these services?

No. Visa Travel and Emergency Assistance Services are available to registered Visa TravelMoney 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 registered Visa TravelMoney 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 registered Visa TravelMoney or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **NOTE: All costs are your responsibility.**
- **Emergency 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 even 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 registered Visa TravelMoney 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.

FORM #VTEAS - 2010 (Stand 04/11)

# Lost Luggage Reimbursement

## Reimbursement Level:

**Two hundred and fifty dollars (\$250.00) maximum per trip, one thousand dollars (\$1,000.00) maximum per cardholder.**

## How do I benefit from Lost Luggage Reimbursement?

Lost Luggage Reimbursement reimburses the registered cardholder for checked or carry-on luggage and its contents for the difference between the "value of the amount claimed" and any Common Carrier's payment or other collectible reimbursement, up to two hundred and fifty dollars (\$250.00) maximum per trip, one thousand dollars (\$1,000.00) maximum per registered cardholder, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier. The "value of the amount claimed" is the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection with deduction for depreciation, and the cost to replace the item(s). The registered cardholder must take all reasonable means to protect, save, and/or recover any carry-on property at all times. This reimbursement is supplemental to, and excess of, any valid and collectible insurance and/or other collectible reimbursement from any other source.

## Who is eligible for this protection?

To be eligible for this reimbursement, You must be the holder of a registered and activated U.S.-issued Visa TravelMoney card which is validly registered under Your name prior to the date the luggage is lost or stolen. Only luggage of the validly registered cardholder is covered.

## What is the effective date?

This benefit is available as of the valid registration date of Your card through the card expiration date embossed on the card.

## What items are not covered?

- Automobiles, automobile accessories and/or equipment, motorcycles, motors, boats, or other vehicles or conveyances. Bicycles are also excluded except when checked with the Common Carrier.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Money, securities, credit or debit cards, checks, and traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture.
- Property shipped as freight or shipped prior to trip departure date.
- Items specifically identified or described in and insured under any other insurance policy.
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Business Items, cellular telephones, or art objects.

## Definitions

**Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimiles, samples, collateral materials, etc.).

**Checked Luggage** means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

**Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, commuter rail, or commuter bus lines.

## What do I do if my luggage or its contents are lost or stolen?

If Your luggage or its contents are lost or stolen, **1) immediately notify the Common Carrier to begin the Common Carrier's claim process, and 2) immediately call the Benefit Administrator at 1-800-VISA-911 or call collect at 410-581-9994.** Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

## How do I file a claim?

Complete the claim form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided.

1. The completed claim form.
2. Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub.
3. A copy of any check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable).
4. A copy of Your statement reflecting the card was validly registered to You and active on the date the luggage or its contents were lost or stolen.
5. A copy of Your insurance declarations page and documentation of any settlement of the loss or theft.
6. Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.
7. A signed, sworn proof of loss or affidavit as requested by the Benefit Administrator.

## Do I have to file a claim with my insurance company?

Yes. If You have personal insurance (i.e. homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its option, deem a copy of Your personal insurance declarations page to be sufficient.

## Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

**Additional Provisions for Lost Luggage Reimbursement:** You must use due diligence and do all things reasonably necessary to avoid or diminish any loss to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such a claim and Your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against us until sixty (60) days after we receive proof of loss. After the expiration of two (2) years from the time written proof of loss was to be provided, no action may be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms in the Guide to Benefit have been complied with fully.

Lost Luggage Reimbursement is provided to registered holders of U.S. issued Visa TravelMoney cards at no additional cost. The terms and conditions of the Lost Luggage Reimbursement may be modified by subsequent endorsements. Such modifications may be provided via additional mailings, statement inserts, or statement messages. Lost Luggage Reimbursement will not apply to registered Visa TravelMoney cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or Your financial institution may cancel or non-renew the benefit, and if so, You will be notified at least thirty (30) days in advance. This information is a description of the benefit provided to You as a registered Visa TravelMoney cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Program Administrator at 1-800-VISA-911, or call collect at 410-581-9994.

FORM #VRELOLUG - 2010 (04/11)

Whenever you need emergency service or answers, call the **Benefit Administrator**, 24 hours a day, 365 days a year. For calls outside the United States, call collect at 410-581-9994.

**1-800-VISA-911**  
(1-800-847-2911)

**VISA**

visa.com