This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt, invoice and/or by the actual cost paid). A total of up to $50,000.00 per cardholder.

What about purchases made outside of the U.S.? Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa Card and the item is covered under the terms of your Visa Card benefits. If not, you may file the claim with your resident financial institution.

What are the maximum benefits? Your Guide to Benefits describes the benefits in effect as of 4/1/16. Benefit information in this guide replaces any benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

Auto Rental Collision Damage Waiver

BENEFIT INFORMATION

What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit? The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions of the guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit? You are eligible only if you are the Visa cardholder whose name is embossed on an eligible Visa Card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered? The benefit applies 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.

Covered losses include:
- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-uses charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers 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.

How does this coverage work with other insurance? Within your country of residence, this benefit applies in excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses the insurance does not cover or exceeds the amount of insurance or reimbursement.

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-uses charges imposed by the auto rental company and reasonable towing charges that you, or the rental company, incur to cover the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any other insurance that applies and any loss-of-uses and towing charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered? The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; cargo vans; certain vans; vehicles that have an open cargo bed; trucks; motorcycles; recreational vehicles; and off-road vehicles.

- Examples of excluded expensive or exotic automobiles include: the Aston Martin, Bentley, Brinklin, Daimler, Delorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

Verify that your vehicle is not manufactured or designed specifically as small group transportation vehicles (for a maximum of nine (9) people including the driver). For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are in a foreign country, call collect at 1-424-274-5629.

What else is not covered?
- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any additional amounts for which you or the auto rental agreement or this benefit
- Injury of anyone or damage to anything outside the rental vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assume, waived, or paid by the auto rental company or its insurer
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Depreciation of the rental vehicle caused by the incident including, but not limited to: “diminished value”
- Expenses reimbursable by your insurer, employer, or employer’s insurance.
Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicating drugs, or drugs with contraband or illegal activities

Wear and tear, gradual deterioration, or mechanical breakdown

Items not installed by the original manufacturer

Damage due to theft or damage

Theft or damage due to hostility of any kind, including but not limited to, war, invasion, rebellion, insurrection, or terrorist activities

Certification by property owner

Vehicles that do not meet the definition of covered vehicles

Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country

Claims must be postmarked within ninety (90) days of the date of the theft or damage, even if you do not yet have your insurance card, or if you cannot yet get it, or your claim may be denied.

A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card.

A statement from your insurer covering costs (and/or your employer or employer’s insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no insurance or reimbursement available, a notarized statement of no insurance or reimbursement.

A copy of a purchase receipt or final statement alphabetically organized and in English

“Declarations Page” means the document(s) in your insurance policy that lists names, coverage, limits, effective dates and deductibles.

Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit our website.

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to process your claim.

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 as the policyholder to the extent of the payment made. The Benefit Administrator shall not be responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Additional PROVISIONS FOR AUTO RENTAL CDW

You may file a claim, but your failure to do so will not preclude your cost of payment made to you. You must give the Benefit Administrator all assistance as may be reasonably required to secure all rights and remedies.

*Not applicable to residents of certain states.

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

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

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

2. Declare the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.

Helpful tips:

• Be sure to 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 other optional add-ons from the auto rental agreement.

What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?

Call the Benefit Administrator for help at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

FILING AN AUTO RENTAL CDW CLAIM

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

Immediately contact the Benefit Administrator at 1-800-348-8472 or report the theft or damage, regardless of whether you have an insurance claim. Your vehicle must have been available to you at the time of the theft or damage.

If you have been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

When should I report an incident?

You should report an incident to the Benefit Administrator as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified within the required time period, so you are advised to notify the Benefit Administrator immediately after any incident.

Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As a reasonable precaution, report any claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

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 ask the auto rental company for:

• A copy of the accident report form and claim document, which should indicate the costs you are responsible for, the vehicle was towed toward the claim site.

• A copy of the initial and final auto rental agreement(s)

• A copy of the repair estimate and itemized repair bill

• Two (2) photographs of the rental vehicle and damaged vehicle, if available

• A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

• The completed and signed Auto Rental CDW claim form. Please Note: Your completed