

BENEFITS AND INSURANCE GUIDE

POPULAR / AADVANTAGE[®] VISA INFINITE



POPULAR / AADVANTAGE® VISA INFINITE

Welcome to the world of travel benefits and insurance offered by your new POPULAR / AADVANTAGE® VISA INFINITE. Discover everything your card has to offer and enjoy it even more, knowing you can count on these benefits.

Convenience

- By presenting your Visa Infinite card to the bank host at your preferred branch, he/she will help manage your transactions expeditiously.
- Accepted at participating establishments around the world.
- Access to cash advances through participating automatic teller machines.
- Local service 24 hours a day, 7 days a week.
- Register in Mi Banco Mobile and save time managing your account from your cell phone.

Security

- Protection against unauthorized charges.
- Card replacement in case of unexpected situations.
- Contactless cards allow you to pay by simply bringing your credit card close to the terminal identified with the contactless symbol.
- On the Alert, a service that informs you about unusual credit card transactions by sending a text message or generating a call.
- Mi Banco Alerts, an optional service that allows you to schedule purchase alerts by text message every time your card is used.
- Mobile Wallets allows you to make payments by simply bringing your cell phone closer to participating payment machines. With this service, a virtual card number or token for each transaction replaces the card number, preventing the merchant or others from obtaining the card information.

Certain conditions and restrictions apply. For more information on how to keep your card protected, visit popular.com/en/security/cards

Mi Banco Mobile App

- Manage your account, make payments, and check balances at any time, from Mi Banco Mobile App on your cell phone, available on Apple's App Store and Google's Play Store.

Certain conditions and restrictions apply. For more information, visit popular.com/en/mi-banco/mobile

Mi Banco Online Through the desktop version, you could also:

- Receive your account statements electronically with the e-bill service.
- Request or change your personal identification number (PIN) to facilitate cash withdrawals through ATMs in any part of the world.
- Authorize an additional card from your account, as needed.
- Add travel notifications.

Certain conditions and restrictions apply. For more information, visit popular.com/en/mi-banco/online

Other services available through our Customer Service Center

- Make balance transfers from other Financial Institutions to your card.
- Request convenience checks to make payments or transfer balances.

Certain conditions and restrictions apply. For more information, please call 787.758.0505 or 1.800.981.9505.

Rewards Program

AAdvantage® is a frequent flyer program offered by American Airlines and is not a program of Banco Popular de Puerto Rico. AAdvantage® miles earned through use of your Popular / AAdvantage® Visa Infinite card are transferred to your AAdvantage® account after the close of each billing statement. If your AAdvantage® number was included in the application, we will add that number to your account automatically. If the AAdvantage® number that you provided in the application is invalid, or you did not provide us with an AAdvantage® number, you will be enrolled in the AAdvantage® Program and a new AAdvantage® number will be assigned to you.

American Airlines, AAdvantage and The Flight Symbol are marks of American Airlines, Inc. American Airlines reserves the right to change AAdvantage program rules, regulations, travel awards and special offers at any time without notice and to end the AAdvantage program with six months' notice. Any such changes may affect your ability to use the mileage awards or credits that you have accumulated. Members may not be able to obtain all offered awards at all times or use awards for all destinations or on all flights. AAdvantage travel awards, mileage accrual and special offers are subject to government regulations. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage program, visit www.aa.com/aadvantage.

Earn 15 AAdvantage® mile for every \$1 spent on purchases. Miles may be earned on purchases made by primary credit cardmembers and Authorized User(s). Balance transfers, Telepago, cash advances, checks that access your credit card account, items and services returned for credit, unauthorized charges, interest and account fees, traveler's checks, purchases of foreign currency, money orders, wire transfers (and similar cash-like transactions), lottery tickets, and gaming chips (and similar betting transactions) do not earn miles. Miles earned will be posted to the primary credit cardmember's AAdvantage® account in 8-10 weeks.

VISA CONCIERGE

Available 24 hours per day, 365 days per year, to help cardholders send gifts, purchase tickets and tours, rent vehicles, make reservations for theatre plays, or provide any other information or assistance cardholders may need anywhere in the world.

The Visa Concierge service can assist with the following requests:

- Travel information and arrangements
- Cultural information
- Restaurant referrals and reservations
- Entertainment information and arrangements
- Business service referrals and arrangements
- Leisure activity information and assistance
- Hard-to-find items
- Travel arrangements and luxury transportation
- Specialty service referrals

Cost of the assistance services provided

The cardholder will be responsible for all costs and expenses related to the cardholder's Concierge request. All expenses will be debited, in some cases in advance of purchase, from the cardholder, regardless of the success of the search and/or the cardholder's acceptance of the goods and/or services arranged on the cardholder's behalf. Concierge specialists will seek the cardholder's authorization prior to arranging a service; in some instances, written authorization may be required.

Visa Concierge cannot undertake any request we consider to be for re-sale, professional, or commercial purposes; virtually impossible or unfeasible; subject to risk, i.e., illegal sources; a violation of the privacy of another person; a violation of national and international laws; unethical and/or immoral; price-shopping for discounted items. Visa Concierge reserves the right to decline or stop working on a request at any time and will not be liable for any consequences if the request involves illegal activity. If a request is declined, we will alert the cardholder and endeavor to offer an alternative. Visa Concierge will endeavor to use at all times providers which are professionally recognized and reliable in Visa Concierge's experience; in instances where a requested service can only be provided by a provider that does not meet this criteria, Visa Concierge will inform the cardholder of the potential risks. Should cardholder nevertheless wish to utilize the services of such a provider, Visa Concierge accepts no liability whatsoever for the risks undertaken, the consequences arising thereof, or the resolution of any dispute with the service provided. Visa Concierge service is provided by AXA Assistance USA. AXA Assistance USA accepts no liability arising from any provider that does not fulfill its obligations to the cardholder.

VISA LUXURY HOTEL COLLECTION

What is it?

Visa Luxury Hotel Collection is a hand-selected portfolio developed exclusively for Visa cardholders. Gathered by Visa by invitation and appraised annually, all properties, from boutique gems to world-famous hotels, provide guests an exclusive, unique collection of benefits, specially designed to offer an unparalleled experience.

Exclusive benefits

Visa Luxury Hotel Collection offers Visa Infinite cardholders the most complete benefit program for the world's best hotels:

- The best available rate
- Automatic room upgrade upon arrival, when available
- Complimentary continental breakfast
- 3-PM check-out, when available
- VIP Guest status
- \$25 food or beverage voucher
- Free in-room Internet

Reservations are made through the website www.visaluxuryhotelcollection.com or Visa Concierge, 1-800-396-9665 (call toll free from the U.S. and Canada) or +1-303-967-1098 from the rest of the world.

AUTO RENTAL INSURANCE

If you pay a Rental Car with a valid Visa Infinite card, you will have coverage for covered damages to the Rental Car for periods up to 31 days. For the coverage to be applicable, the cardholder must decline the Collision Damage Waiver (CDW), or similar coverage offered by the auto rental company.

Who is covered?

The cardholder and any additional authorized drivers designated in the Rental Car Agreement.

Coverage

The coverage is provided for covered loss to a Rental Car caused by the Rental Car's collision with another object or its overturn, and for physical damage as a result of hail, lightning, flood, or other weather-related causes. Coverage is provided for the lower of:

- The contractual liability assumed by the Visa cardholder with the owner of the Rental Car.

- The Actual Cash Value, subject to any maximum amount, as may be shown in the Benefit amount table.
- The Reasonable and Customary charges of repair or replacement.

Covered vehicles are land motor vehicles with four wheels which the Visa cardholder has rented for a period of time shown on the Rental Car Agreement. Coverage is provided for vans only if they are standard vans with standard equipment and are designed to carry a maximum of 8 people. Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.

This coverage is "primary." If the cardholder is unable to decline the auto rental company's coverage, the Visa coverage will be "secondary" to the auto rental company's coverage and will be responsible for any gap between the auto rental company coverage and the damages for which the cardholder is responsible. Visa Rewards Program is covered as long as a valid and verifiable Rental Car Agreement has been issued to the Visa cardholder, and the entire transaction is charged to an Eligible Card.

The following specific costs are covered:

- Damage due to collision.
- Theft of vehicle and related charges.
- Malicious vandalism charges.
- Loss due to accidental fire as long as the liability rests with the cardholder.
- Loss due to physical damage as a result of hail, lightning, flood or other weather-related causes.
- Towing charges as long as such charges result directly from a covered loss.
- Loss of use.
- Administrative fee charged by the rental company.

What is not covered?

- Vehicles not required to be licensed.
- Trucks, Light Trucks and/or Pickup Trucks that are being used for commercial purposes and Vans with capacity of more than 8 people.
- Antique cars (over 20 years old or that have not been manufactured for ten years or more).
- Limousines.
- Expensive or exotic cars, including but not limited to Aston-Martin, Bentley, DeLorean, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls-Royce.
- Motorcycles, mopeds, motor bikes, bikes, campers, trailers, golf carts (low-speed vehicles – neighborhood electric vehicles) and recreational vehicles (motor homes).
- Any obligation assumed by the cardholder under other agreements.
- Vehicles that do not fit the definition of covered vehicles.
- Any collision that occurs while the Visa cardholder is in violation of the Rental Car Agreement.
- Losses covered by any insurance coverage and/or collision damage insurance purchased through the car rental agency.
- Leases and mini leases.
- For rental agreements in excess of 31 days, there is no coverage after the 31st day.
- Gradual wear and tear due to normal use or mechanical problems.
- Injury to any person or damage to any object that is inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Losses resulting from intentional acts, or losses arising from admission of guilt, being prosecuted, or found guilty by a court of law of being under the influence of drugs or intoxicating substances, or as a result of illegal activities or smuggling.
- Confiscation by the authorities.
- Any loss that occurs while the Rental Car is off-road (meaning any time when the Rental Car is located on an unpaved surface or a surface that is not a regularly maintained state or government road).
- The cost of the insurance coverage purchased through the auto rental company.
- The operation and care of the vehicle contrary to the terms of the auto rental contract.

How is the claim submitted?

If a Visa cardholder is involved in an accident or the Rental Car is stolen, he or she should call the Claims Administrator immediately. A representative will answer any questions the cardholder or the auto rental company representative may have and will send the cardholder a claim form. The auto rental company might require the cardholder to pay for damages with his or her Visa card. If this happens, the insurance company will reimburse the cardholder directly for the covered amount after the claim is processed. The cardholder or beneficiary may open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

Claim documentation

As soon as the accident occurs or the cardholder returns the rental vehicle, he or she must request the following from the auto rental company:

- Copy of the Visa account statement where the full charge for the car rental appears.
- Copy of the Police or Traffic Authority Report (if a third party was involved or if there was a theft).
- Copy of the initial auto rental agreement (front and back).
- Copy of the final auto rental agreement (front and back).
- Copy of the auto rental reservation confirmation.
- Copy of the final itemized repair invoice.
- Wire form.
- Copy of national identity document.
- Additional documentation may be required.

Notes

- The cardholder must report any claim within 90 days of the incident.
- The cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year, by contacting the customer service telephone number on the back of your Visa card. Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his or her purchases in cash. If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusion

Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company, or its ultimate controlling entity to any penalty under any sanctions law or regulation.

PRIORITY PASS

What is the Priority Pass™ program?

Having a Priority Pass membership card provides the travelers with airport lounge access, regardless of where they travel, or which airline and class they fly. The program appeals to travelers who want to escape crowded, noisy departure areas without having to incur the added costs of traveling in first or business class or do not have access to lounges in the US, normally exclusively reserved for airline lounge program members. The Priority Pass network of lounges provides access to participating Airport VIP Lounges in more than 400 cities across 120 countries. The annual membership fee is free. Airport lounges have a charge of \$32 per guest per visit. For details, please access www.prioritypass.com.

What are the cardholders' benefits?

With Priority Pass membership, you can enjoy the following privileges worldwide*:

- A quiet and comfortable place to wait for flights, with complimentary refreshments and snacks.
- All the facilities required to do vital business—with most lounges offering free Internet connectivity and state-of-the-art conference spaces.
- The opportunity to entertain colleagues, clients, and guests.
- The flexibility to choose the airline and class of travel that suits their schedule and budget—with the peace of mind that they will not forfeit lounge access.

*Services vary as described in the participating lounge directory and/or on the website www.prioritypass.com/lounges.

TRAVEL ACCIDENT INSURANCE

Visa cardholders, their spouses, and dependent children under 23 years of age (Insured Person) will be covered worldwide with this benefit against accidental bodily injuries that result in the sole cause of loss of life or dismemberment while traveling, boarding, or descending from an aircraft operated by a scheduled airline* licensed to carry passengers for hire on a regularly scheduled flight, or a maritime or land conveyance operated by a licensed Common Carrier Conveyance duly authorized to transport passengers, provided the full travel fare has been paid with the cardholder's valid Visa card.

* "Scheduled Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license, or similar authorization for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

Cardholders also have the right to benefit from this coverage by using a means of transportation, such as an authorized bus to transport passengers from the commercial transport aircraft, if this is included in the ticket price or if the airport offers such transportation within its facilities.

All frequent flyer, rewards, and complimentary Common Carrier Conveyance tickets are covered if there are taxes and/or fees associated with the ticket issuance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, only tickets earned as direct result of charges made with an eligible Visa Card will be covered; the bank will have to send a letter to guarantee that the points acquired in the loyalty program were generated by the use of the Visa card covered by the insurance.

If body injuries cause death or dismemberment, including loss of sight, speech, and hearing, benefits will be paid as described below:

LOSS / PERCENTAGE OF BENEFITS PAYABLE	
Accidental loss of life	100%
Loss of both hands or both feet, or the sight of both eyes, or speech and hearing in both ears, or one hand and one foot, or either hand or foot, and sight of one eye	100%
Accidental loss of one hand or one foot, or the sight of one eye, or speech or hearing in both ears	50%
Accidental loss of index finger and thumb on same hand	25%

If the Insured Person has multiple losses as the result of one accident, the Company will pay the single largest benefit amount applicable. The death benefit will be paid to the beneficiary designated by the Insured Person, or if there is no such designation, to the first surviving beneficiary scheduled on the policy, as follows:

- Spouse*, or, if none,
- Children**, in equal shares, or, if none,
- Parents, in equal shares, or, if none,
- Siblings, in equal shares, or, if none,
- Executor or administrator appointed by local courts

*Spouse means legal husband or wife, or domestic partner legally recognized in the country where the card is issued to the named cardholder or insured.

**The benefit amount for children is subject to local regulations.

For losses resulting from the Insured Person being unavoidably exposed to the elements due to an accident, the benefits will be payable as if resulting from an injury. Loss must occur within 365 days of the accident. The Company will pay the benefit for loss of life if the body of an Insured Person cannot be located within one year after the forced landing, stranding, sinking, or wrecking of a Common Carrier Conveyance in which such person was a passenger; then it shall have suffered loss of life within the meaning of the policy.

What do I need to be covered?

You must possess a valid and active Visa card and use it to purchase the entire travel fare(s). Coverage is in excess of any other valid and collectible insurance.

What is not covered?

1. Insured emotional trauma, mental or physical illness, pregnancy, childbirth, or abortion, bacterial or viral infection (except for bacterial infection caused by the accident or by the accidental consumption of a bacteria-contaminated substance), or any physiological dysfunction.
2. Wounds suffered by the insured while traveling in a taxi or getting in or out of it.

Benefit amount

Up to \$1,500,000

How is the claim submitted?

The cardholder or beneficiary may open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

Claim documentation

- Copy of account statement for the Visa card showing the total charge for the ticket(s).
- Copy of itinerary or ticket from the Common Carrier Conveyance showing the total charge for the ticket(s).
- In case of death, certified copy of death certificate, police report, autopsy report, and any newspaper clippings.
- In case of accident (dismemberment), report of Accident from the Transport Company.
- Copy of national identity document.
- Document proving the relationship of Insured Persons with the cardholder (Beneficiary).
- Additional documentation may be required.

Notes

The cardholder must report any claim within 90 days of the incident. The cardholder is the only person allowed to open a claim. If there is more than one beneficiary, they can all be included in a single claim form, or a separate form can be completed for each beneficiary, if requested.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year, by contacting the customer service telephone number on the back of your Visa card. Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his or her purchases in cash. If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusions

- Suicide, attempted suicide, or intentionally self-inflicted Injury.
- Sickness unless specifically covered in the Policy.
- Congenital anomalies and conditions arising out of or resulting therefrom.

- Elective cosmetic or plastic surgery, unless medically necessary as the result of an Injury.
- Loss caused directly or indirectly, wholly, or partly, by medical or surgical treatment, except as may be necessary solely as a result of Injury.
- Bacterial infection, except bacterial infection of an injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria.
- Any claim occurring as a result of war; civil war; invasion; insurrection; revolution; usurped power; or action taken by governmental authority in hindering, combating, or defending against such an occurrence.
- Any claim occurring as a result of participating in military, naval, or air service of any country.
- Accident occurring while a passenger on, or operating, or learning to operate, or serving as a member of the crew of any aircraft, except as provided in the policy.
- Accident or claim occurring as a result of participation in any professional, semi-professional, or interscholastic team sports or any bodily contact sport.
- Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing, or while riding on a motorcycle (greater than 100 cc).
- Accident or claim occurring while under the influence of drugs, alcohol, or other intoxicants, unless prescribed by a physician and taken as prescribed, or the treatment of alcohol or drug abuse, addiction, or overdose.
- Depression, anxiety, mental or nervous disorder, or rest cures.
- An Insured travelling against the advice of a physician.
- Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries.
- The use, release, or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination, or the dispersal, release, or application of pathogenic or poisonous biological or chemical materials.
- Any expenses covered under any workers compensation or employer's liability policy.
- Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

BAGGAGE LOSS

If your Baggage, or the Baggage of whomever you purchased a ticket for with your Visa Infinite Card is lost and determined to be unrecoverable by the Common Carrier Conveyance, this benefit will pay the amount as stated in the Benefit amount section in this document, regardless of the number of "checked" baggage. This applies to Baggage Loss on any Covered Trip, domestic or international.

What do I need to be covered?

You must possess a valid and active Visa card. The entire travel fare must be purchased with your Visa card.

What is covered?

This coverage is for travel that has been purchased with an eligible Visa card.

- All benefits are paid in "excess" of the common carrier's liability coverage.
- The luggage must be properly checked with and be under the possession, care, custody, and control of the common carrier during a Covered Trip.
- Insurance benefits are provided for Covered Trips (worldwide).
- A Covered Trip shall be deemed to have commenced when the insured person boards a common carrier for the purpose of going on such trip.
- Luggage that appears to be lost must be formally notified to the common carrier and a claim must be filed with the common carrier.
- The luggage must be determined and verified to be unrecoverable by the common carrier.
- If the Insured's checked baggage is permanently lost but was originally thought to be delayed, we will deduct any payment we may have made for Baggage Delay from the payment we make for your overall claim for Baggage Loss.

What is not covered?

In addition to the excluded risks provided in the general conditions for this program, the following are excluded:

- Wear and tear or gradual deterioration.
- Damage caused by insects or vermin.
- Inherent vice or damage.
- Confiscation or expropriation by order of any government or public authority.
- Seizure or destruction under quarantine or custom regulation.
- Radioactive contamination.
- Usurped power or action taken by governmental authority in hindering, combating, or defending against such an occurrence.
- Transporting contraband or illegal trade.
- Breakage or brittle of fragile.
- Animals, birds, or fish; automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other conveyances or their appurtenances (except bicycles while checked as Luggage with a Common Carrier).
- Household furniture.
- Any payment if to do so would be in violation of any sanction's laws or regulations.

Benefit amount

Up to \$3,000

How is the claim submitted?

The cardholder or beneficiary may open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

Claim documentation

- Copy of the Visa card account statement showing the total charge for the ticket(s).
- Copy of the common carrier ticket as proof that the full travel fare has been charged to your eligible Visa card.
- Report provided by the transportation company declaring loss of baggage.
- Wire form.
- Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents.
- Copy of national identity document
- Additional information may be required.

Notes

- The cardholder must report any claim within 90 days of the incident.
- The cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year, by contacting the customer service telephone number on the back of your Visa card. Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his or her purchases in cash. If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusions

- Suicide, attempted suicide, or intentionally self-inflicted Injury.
- Sickness, unless specifically covered in the Policy.
- Congenital anomalies and conditions arising out of or resulting therefrom.
- Elective cosmetic or plastic surgery, unless medically necessary as the result of an injury.
- Loss caused directly or indirectly, wholly, or partly, by medical or surgical treatment, except as may be necessary solely as a result of injury.
- Bacterial infection, except bacterial infection of an injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria.
- Any claim occurring as a result of war; civil war; invasion; insurrection; revolution; usurped power; or action taken by governmental authority in hindering, combating, or defending against such an occurrence.
- Any claim occurring as a result of participating in military, naval, or air service of any country.
- Accident occurring while a passenger on, or operating, or learning to operate, or serving as a member of the crew of any aircraft, except as provided in the policy.
- Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport.
- Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing, or while riding on a motorcycle (greater than 100 cc).
- Accident or claim occurring while under the influence of drugs, alcohol, or other intoxicants, unless prescribed by a physician and taken as prescribed, or the treatment of alcohol or drug abuse, addiction, or overdose.
- Depression, anxiety, mental or nervous disorder, or rest cures.
- An Insured travelling against the advice of a physician.
- Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries.
- The use, release, or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination, or the dispersal, release, or application of pathogenic or poisonous biological or chemical materials.
- Any expenses covered under any workers compensation or employer's liability policy.
- Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

BAGGAGE DELAY

If the checked baggage does not arrive at the intended destination on the ticketed Common Carrier Conveyance, you and/or whomever you purchased a ticket for with your eligible Visa card will be qualified to receive the amount as stated in the Benefit amount section, regardless of the number of "checked" baggage.

What do I need to be covered?

You must possess a valid and active Visa card and use it to purchase the entire travel fare(s).

What is covered?

This coverage is for travel that has been purchased with an eligible Visa card.

- The baggage must be properly checked with and be under the possession, care, custody, and control of the common carrier during a Covered Trip.
- Insurance benefits are provided for Covered Trips worldwide.
- It should be considered that a covered trip has begun when the insured person boards a common transport to make such a trip.
- Baggage that appears to be delayed must be formally notified to the common carrier immediately and a claim must be filed with the Common Carrier Conveyance.

What is not covered?

In addition to the exclude risks provided in the general conditions for this program, the following are excluded:

- Flights returning to the original point of departure or to the city in which the insured resides.
- Inherent vice or damage to baggage.
- Confiscation or expropriation by order of any government or public authority.
- Seizure or destruction under quarantine or custom regulation.
- Radioactive contamination.
- Usurped power or action taken by governmental authority in hindering, combating, or defending against such an occurrence.
- Transporting contraband or illegal trade.
- Return trips back to the original city of residence of the insured person.

Benefit amount

Up to \$600

How is the claim submitted?

The cardholder or beneficiary may open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

Claim documentation

- Copy of the Visa account statement showing the total charge for the ticket (s).
- Copy of the common carrier ticket as proof that the full travel fare has been charged to your Visa card.
- Report provided by the transport company declaring baggage delay.
- Wire form.
- Copy of national identity document
- Additional information may be required.

Notes

- The cardholder must report any claim within 90 days of the incident.
- The cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year, by contacting the customer service telephone number on the back of your Visa card. Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his or her purchases in cash if the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusions

- Suicide, attempted suicide, or intentionally self-inflicted Injury.
- Sickness, unless specifically covered in the Policy.
- Congenital anomalies and conditions arising out of or resulting therefrom.
- Elective cosmetic or plastic surgery, unless medically necessary as the result of an injury.
- Loss caused directly or indirectly, wholly, or partly, by medical or surgical treatment, except as may be necessary solely as a result of injury.
- Bacterial infection, except bacterial infection of an injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria.
- Any claim occurring as a result of war; civil war; invasion; insurrection; revolution; usurped power; or action taken by governmental authority in hindering, combating, or defending against such an occurrence.
- Any claim occurring as a result of participating in military, naval, or air service of any country.
- Accident occurring while a passenger on, or operating, or learning to operate, or serving as a member of the crew of any aircraft, except as provided in the policy.
- Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport.
- Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing, or while riding on a motorcycle (greater than 100 cc).
- Accident or claim occurring while under the influence of drugs, alcohol, or other intoxicants, unless prescribed by a physician and taken as prescribed, or the treatment of alcohol or drug abuse, addiction, or overdose.
- Depression, anxiety, mental or nervous disorder, or rest cures.
- An Insured travelling against the advice of a physician.

- Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries.
- The use, release, or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination, or the dispersal, release, or application of pathogenic or poisonous biological or chemical materials.
- Any expenses covered under any workers compensation or employer's liability policy.
- Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

EXTENDED WARRANTY

As a Visa cardholder, with this benefit you have Extended Warranty Protection, which doubles the free repair period under the original manufacturer's written repair Warranty or store Warranty up to one additional year on eligible products with manufacturer's warranties between three months to three years (see table below).

Manufacturer's or Store Warranty	Visa Extended Warranty
3 months	3 additional months
6 months	6 additional months
1 year	1 additional year
3 years	1 additional year
4 years or more	No extension

The item must be purchased entirely with your eligible Visa card.

What purchases are covered?

Items to be eligible must be purchased entirely with a valid Visa card and the eligible item must have an original Manufacturer's written repair Warranty valid in the country where purchased, or valid in the country where the item resides as long as the original Warranty covers it.

What is not covered?

- Boats, automobiles, and any other motorized vehicle; and motorized vehicle parts and accessories.
- Consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind. Consumables are products that consumers use recurrently, items that get used up or discarded. Perishable items are likely to spoil, decay, or become unsafe to consume and/or use, including but not limited to food, cosmetics, and perfume.
- Items that carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in material and workmanship of the item.
- Used, rebuilt, and re-furnished items.
- Any shipping or promised time frames of delivery, whether or not stated or covered by the manufacturer's Warranty.
- Any customized, unique, or rare items.
- Any costs other than those specifically covered under the terms of the original manufacturer's written repair Warranty, as supplied by the original manufacturer, or other eligible Warranty.
- Items that are intended to become part of real estate.
- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Items with a manufacturer's original Warranty or store Warranty of less than (3) three months or more than (3) three years.

Benefit amount

Up to \$5,000 per incident/maximum of \$25,000 per acct. per year

How is the claim submitted?

The cardholder may open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

Claim documentation

- Your Visa account statement showing the purchase claimed.
- Purchase itemized invoice.
- Copy of the original manufacturer's written Warranty.
- Copy of any other Warranty, if applicable.
- The original repair order showing the cause of the damage.
- Wire form.
- Copy of national identity document.
- Additional information may be required.

Notes

- The cardholder must report any claim within 90 days of the incident.
- The cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year, by contacting the customer service telephone number on the back of your Visa card.

Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his or her purchases in cash. If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusion

Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

PURCHASE PROTECTION

If something you bought with your eligible Visa card is accidentally damaged or stolen within 180 days from the date of purchase, you are protected. Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to a maximum amount per cardholder account per twelve-month period. Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter's, or auto insurance), the Visa Purchase Protection will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card, subject to the limits expressed below. Coverage for items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be used, replaced, or repaired individually, the value of the pair or set will be covered. Coverage for stolen or accidentally damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

What do I need to be covered?

- The purchase must have been made entirely with your card, for yourself or as gifts, with the exception of the items listed below.
- Purchase registration is not required to be eligible for this coverage.

What is covered?

Any items the Insured Person buys entirely with an eligible Visa card, except the ones specified below, are covered for a full 180 days from the date of purchase indicated on the credit card statement.

What is not covered?

- Lost items or items that mysteriously disappear are not covered.
- Items lost, stolen, damaged, or misdelivered while under the care and control of a third party or common carrier (including but not limited to airlines, the Postal Service, or other delivery services).
- Losses due to normal wear and tear, misuse, fraud, gradual deterioration, and/or abuse; inherent product defects.
- Items damaged through alteration (including cutting, sawing, or shaping).
- Used items, antiques, collectibles of any kind, or items with monetary value, including but not limited to traveler's checks, tickets of any kind, bullion, rare or precious coins, philatelic and numismatic property, cash, or its equivalent, previously owned, rebuilt, remanufactured.
- Motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories.
- Damage caused by vermin.
- Plants, animals, consumables, and perishables.
- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Theft of, or damage to, jewelry, cameras, or video recording equipment contained in baggage is not covered unless carried by hand by cardholder, under the cardholder's personal supervision or the supervision of cardholder's traveling companion (someone previously known to the cardholder).
- Loss resulting from confiscation by any government, public authority, or customs official.
- Loss resulting from the cardholder's failure to exercise due diligence to avoid or diminish loss or damage.

Benefit amount for consumer products

Coverage up to \$10,000 per event and up to 20,000 per account per 12-month period

How is the claim submitted?

The cardholder may open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal.

Claim documentation

- Your Visa card account statement showing the purchase claimed.
- Purchase itemized invoice.
- In case of:
 - (a) Theft: A report from the police or the appropriate official authority in the location where the incident occurred, filed within 48 hours of the incident.
 - (b) Damage: Copy of repair estimate or repair bill.
- Wire form.
- Copy of national identity document.
- Additional information may be required.

Notes

- The cardholder must report any claim within 90 days of the incident.
- The cardholder is the only person allowed to open a claim

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year, by contacting the customer service telephone number on the back of your Visa card. Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his or her purchases in cash. If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusion

Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

PRICE PROTECTION

Simply pay for the entire cost of the product with your eligible card and if, within 30 days of the date you purchased the product, you see either a Printed Advertisement or Non-Auction Internet Advertisement for the same product (same model number and same model year) by the same manufacturer, in the same market*, we will refund the difference up to the benefit amount per item (and per account per 12-month period). The price difference must be above \$25 for this coverage to apply.

*Same market is defined as in the same country and within 100 kilometers of the point of purchase. For the U.S., it will mean the 48 contiguous states. Alaska, Hawaii, and other U.S. territories will be treated separately.

Products eligible for coverage

- New consumer products purchased entirely with your eligible card, whether for your own use or given as a gift, qualifies for the Visa Price Protection program.
- Coverage is for up to the maximum benefit amount and for 30 days from the date of purchase.
- Coverage includes but is not limited to Black Friday, Cyber Monday, Mother's Day, Father's Day, etc.

What is not covered?

- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Merchandise for which claims have not been initiated within 4 calendar days of discovery of an Internet site advertising the lower price or publishing of a printed advertisement showing a lower sales price.
- Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not you knew the condition of the items.
- Customized, unique, and one-of-a-kind items.
- Jewelry, collectibles, art, antiques, special order, or rare one-of-a-kind items.
- Layaway items, items returned to any store.
- Any products purchased from an Internet Auction site.
- Items for which the printed advertisement or Non-Auction internet advertisement containing the lower price was published more than 30 days after the date you purchased the product.
- Items advertised or shown as price quotes, bids, or final sale amounts from a Non-Auction internet site.
- Items advertised in or as a result of "limited quantity," "going-out-of-business sales," "cash only," or "close-out" advertisements (or similar); items shown on price lists or price quotes; costs savings as a result of manufacturer's coupons or free items; or where the advertised price includes a bonus or free offer, special financing, installation, or rebate, or one-of-a-kind or other limited offers.
- Services (including but not limited to the performance or rendering of labor or maintenance, repair, or installation of products, goods or property, or professional advice of any kind).
- Consumables or perishables.
- Watercraft, motorized vehicles (including but not limited to snowmobiles, airplanes, automobiles, and motorcycles); or their motors, equipment, and accessories (including but not limited to communication devices intended solely for use in the vehicle).
- Labor of any kind, including labor on new parts eligible for this program.
- Land, permanent structures, and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements).
- Live plants or animals.
- Stuffed or mounted animals; animal and fish trophies; objects preserved through taxidermy, mummification, or other preservation methods.
- Airline tickets (or transportation tickets of any kind), travelers check, cash or its equivalent, negotiable instruments, trading cards, bullion, stamps, lottery tickets or other gambling related items, or tickets to events or for entertainment, and numismatic or philatelic property.
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.

- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.
- Delay, loss of use, loss of market, interruption of business, or any other indirect or consequential loss of damage.

Benefit amount

Up to \$4,000 per account per 12-month period.

How is the claim submitted?

The cardholder or beneficiary may open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

Claim documentation

- Your Visa card account statement showing the purchase claimed.
- Purchase itemized invoice.
- Copy of the printed advertisement or screenshot of the Non-Auction Internet advertisement, as specified in the terms and conditions.
- Wire form.
- Copy of national identity document.
- Additional information may be required.

Notes

- The cardholder must report any claim within 90 days of incident.
- The cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year, by contacting the customer service telephone number on the back of your Visa card. Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his or her purchases in cash. If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

Important Notice

The information contained herein is intended solely for informational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International Service Association.

General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International Service Association throughout the Latin America and Caribbean Region and is updated to January 2021. This policy is on file at the offices of Visa International Service Association. Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. They are not operated by Banco Popular de Puerto Rico. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern. This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations, and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions laws or regulations, such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/or any corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity, to any penalty under any sanctions laws or regulations. Benefit amounts are identified in US dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid. If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy. The information contained herein is intended solely for informational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International Service Association.

Visa is not an insurance company. Insurance coverage is provided by approved AIG Insurance Company Member Companies and/or the corresponding Reinsurer, if applicable, to eligible Visa cardholders in the country where Visa has contracted these coverages. The insurance company decides on the coverage and payment of claims based on the documentation presented and the terms and conditions of coverage. Visa does not intervene in these decisions. This document is a description of the benefits and does not constitute an insurance policy. Insurance is subject to the general terms and conditions, limitations and exclusions of the policy contracted by Visa, and coverage is subject to change or cancellation of general insurance terms and conditions.