

Insurance and Benefits Guide

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Visa Corporate

## VISA CORPORATE

Welcome to the world of Benefits and Travel Insurance of your Banco Popular Corporate Card.

### CONVENIENCE

- Global acceptance in millions of merchants around the world.
- Access to cash advances through participating automatic teller machines.
- Local service 24 hours, 7 days a week.
- Save time managing your account online with Commercial Credit Card Manager platform.

### COMMERCIAL CREDIT CARD MANAGER (CCCM) to:

- View current activity and download transactions.
- Make payments to the commercial credit card.
- Set up email alerts
- Add and cancel employee cards.
- Adjust individual cards' credit limits, including limits on transactions and purchases by categories.
- Manage temporary limits of individual credit cards.

Go to [popular.com/business/cards-management](http://popular.com/business/cards-management) and sign up for free. Your access level depends on your profile as user and/or administrator on the CCCM platform. For information contact the Business Banking Center at 787.756.3939, or your Relationship Officer.

### SECURITY

- Protection against unauthorized charges.
- Emergency card replacement.
- 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 monitors transactions made with your credit card to alert you of any unusual pattern of use. If we detect any irregular pattern, you may receive a call or text message from our automated system to confirm that the transaction identified was done with your consent.

### Card replacement and emergency cash service

Visa provides 24-hour emergency services to **Visa Corporate** cardholders worldwide. Customers can call the Visa Support Center using a global network of toll-free numbers to receive card emergency services.

### Travel information assistance services

Provides **Visa Corporate** cardholders a wide range of services, when traveling more than 100 kilometres away from their residence.

### Auto Rental Insurance

If you pay a Rental Car with a valid Visa Business 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.

### What 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. Physical damage as a result of hail, lightning, flood or other weather-related causes are also covered. Coverage is provided for the lower of:

1. The contractual liability assumed by the Visa Cardholder with the owner of the Rental Car;
2. the Actual Cash Value, subject to any maximum amount, as may be shown in the Benefit amount table;
3. 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 coverage, the Visa coverage will be secondary to the auto rental company 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 have not been manufactured for ten or more years)
- Limousines
- Expensive or exotic cars, including but not limited to as 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 which occurs while the Rental Car is off- road (meaning any time at which the Rental Car is located on an unpaved surface or a surface which 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?**

The cardholder may access the Visa Benefits Portal through the link [www.visa.com/benefitsportal](http://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:

1. Copy of the Visa account statement where the full charge for the car rental appears.
2. A copy of the Police or Traffic Authority Report (if a third party is involved or if there is a theft).
3. Copy of the initial auto rental agreement (front and back).
4. Copy of the final auto rental agreement (front and back).

5. Copy of the auto rental reservation confirmation.
6. A copy of the final itemized repair invoice.
7. Wire transfer form.
8. Copy of national identity document.
9. Additional documentation may be required.

#### **Notes**

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

**Note: Please refer to the Final Section of Legal Disclosures.**

#### **INTERNATIONAL EMERGENCY MEDICAL SERVICES**

The International Emergency Medical Services offered to Visa cardholders and their beneficiaries. The International Emergency Medical Service helps protect the CARDHOLDER and his/her BENEFICIARIES in the case of accidents or medical emergencies occurring outside the country of residence or where the card is issued. BENEFICIARY means the CARDHOLDER and and/or any person for whom the CARDHOLDER has paid the full rate of an international travel ticket with a valid Visa card, whether traveling together or separately.

#### **What is included under the International Emergency Medical Service?**

1. **Assistance services prior to trip:** As a Visa cardholder you can have access to information prior and during traveling about destinations, health requirements and vaccinations.
2. **Medical assistance services**
  - a. Emergency medical expenses, because of an ACCIDENT or MEDICAL EMERGENCY
  - b. Emergency dental treatment expenses arising from accidental injury to natural, healthy teeth during an ACCIDENT or MEDICAL EMERGENCY that requires immediate treatment to relieve pain.
3. **Transportation and accommodation services:**
  - a. Emergency medical evacuation: if adequate medical facilities are not available in the location where the ACCIDENT or MEDICAL EMERGENCY occurred, the CUSTOMER SERVICE CENTER will coordinate an Emergency Medical Evacuation of the BENEFICIARY, and the USUAL AND REASONABLE EXPENSES will be applied for the evacuation to the nearest medical center equipped to provide adequate emergency treatment, or to return home after an eligible hospitalization. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
  - b. Repatriation of remains: in case of the unexpected death of the BENEFICIARY, our CUSTOMER SERVICE CENTER will coordinate the governmental authorizations and will incur in the USUAL AND REASONABLE EXPENSES for the

Repatriation of the mortal remains to THE BENEFICIARY'S COUNTRY OF RESIDENCE. NO FUNERAL EXPENSES ARE INCLUDED. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.

- c. Early return or extended stay: due to death, MEDICAL EMERGENCY or ACCIDENT of the BENEFICIARY, under this benefit the cost of changing the travel ticket to a similar one based on the original itinerary of the CARDHOLDER and his/her BENEFICIARIES affected by the incident is eligible. If changing the ticket is not possible, the costs of a new ticket comparable to the original itinerary will be considered. Under this benefit, only the return of the BENEFICIARY to the COUNTRY OF RESIDENCE or to THE CARD COUNTRY OF ISSUANCE is eligible. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- d. Convalescence: because of a hospitalization due to an ACCIDENT or MEDICAL EMERGENCY, under this benefit the BENEFICIARY is eligible for accommodation costs of up to five (5) nights of comparable accommodation during the ELIGIBLE TRIP. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY. If the BENEFICIARY does not contact the CUSTOMER SERVICE CENTER prior to such CONVALESCENCE, BENEFICIARY will only be reimbursed for the USUAL AND REASONABLE EXPENSES of comparable accommodation.

#### 4. Visa Online Medic

As part of the VISA Online Medic program, the BENEFICIARY has access to teleconsultation services, a solution that allows for a digital medical visit when using the International Emergency Medical Service during an ELIGIBLE TRIP.

If the BENEFICIARY needs assistance in SIMPLE/NONURGENT MEDICAL EVENTS, he/she can access a virtual medical consultation anywhere in the world\* with licensed doctors without having to go to a medical center. BENEFICIARIES can access "Visa Online Medic," provided the following conditions are met:

1. He/she is outside the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE International Emergency Medical Services - Commercial / Terms and Conditions January 2021 / Page 3 of 8
2. He/she bought 100% of the international travel ticket with an ELIGIBLE VISA CARD
3. The assistance required is for the following medical conditions: Abrasions, Allergies, Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and Flu, Cold Sores, Cough, Diarrhea, Fever (people over 12 months, under 70 years of age), Minor Lacerations, Lice,

Simple Medication Refills, Pink Eye or Conjunctivitis, Rash, Upper Respiratory Infections (without complications), Sinusitis, Sore Throat, Minor Skin Inflammation and Infections, Sty, Minor Sports Injuries, Urinary Tract Infections (simple), Yeast Infections, Vomiting, Minor Infections (example: skin, sores, throat), Insect Bites, Mild Dehydration, Ear Infections and Other Minor Conditions on a Case-By-Case Basis.

4. The Beneficiary is not less than one year of age.

\*The "Visa Online Medic" benefit may not be available in all countries due to local government restrictions, environmental or connectivity limitations. The "Visa Online Medic" benefit is not available in Canada, Cuba, Syria, Sudan, Iran, North Korea, the Crimean Peninsula, Venezuela or any other country or region subject to international or US economic or commercial sanctions.

#### How do I access Visa Online Medic?

This benefit is available 24 hours a day, 7 days a week in Spanish, English and Portuguese. If the service is not available in the requested language, the BENEFICIARY will be provided with a translator. BENEFICIARIES can access the benefit through: [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal).

#### International Emergency Medical Services

##### 1. MEDICAL ASSISTANCE SERVICES

- a. Emergency medical expenses
- b. Emergency dental treatment

##### 2. ACCOMMODATION AND TRANSPORTATION SERVICES

- a. Emergency medical evacuation/repatriation
- b. Repatriation of mortal remains
- c. Early return or extended stay
- d. Convalescence

#### Coverage

Medical Expenses	\$25,000
Emergency Medical Expenses	
in Schengen Countries	€ 30,000
Emergency Dental Treatment	\$100 por diente
Medical Emergency Evacuation	\$20,000
Repatriation of Mortal Remains	\$20,000
Early Return or Extended Stay	\$5,000
Convalescence	\$500
VISA Online Medic	Incluido

#### LIMITATIONS AND EXCLUSIONS

1. THE COST OF MEDICAL ASSISTANCE CARRIED OUT AGAINST MEDICAL OPINION.
2. THE INTENTIONAL INTERRUPTION OF PREGNANCY AND THE COST OF NATURAL BIRTH ARE EXCLUDED.
3. BEING UNDER THE INFLUENCE OF ILLEGAL DRUGS, MEDICATION NOT TAKEN ACCORDING TO INDICATIONS, OR NARCOTICS, UNLESS THEY HAVE BEEN PRESCRIBED BY A REGISTERED MEDICAL DOCTOR.

4. ALL CHIROPRACTIC TREATMENT; HOMEOPATHIC TREATMENT; ACUPUNCTURE, OCCUPATIONAL THERAPY, PHYSIOTHERAPY.
5. EXAMINATIONS OR DIAGNOSTIC TESTS THAT ARE PART OF A ROUTINE PHYSICAL EXAM OR PROGRAMMED TREATMENT, INCLUDING, BUT NOT LIMITED TO, THE FOLLOWING: VACCINES; ROUTINE SIGHT AND HEARING EXAMINATIONS; OPTOMETRY AND SIGHT CORRECTION; GLASSES; CONTACT LENSES; HEARING AIDS AND ALL KINDS OF MAINTENANCE OR ADJUSTMENT THEREOF; PROSTHESIS; PURCHASE OR RENTAL OF HUMIDIFIERS, ATOMIZERS, WALKERS OR STICKS, INHALERS, EXERCISE EQUIPMENT OR SIMILAR EQUIPMENT.
6. ORGAN TRANSPLANTS OR THE TRANSPORTATION THEREOF.
7. ALL TYPES OF HOTELS, RESTAURANTS, TAXIS, CELLULAR EXPENSES OR ANY OTHER TELEPHONE OR DATA EXPENSES, RELATED WITH A MEDICAL EMERGENCY OR ACCIDENT OR NOT.
8. ALL MEDICAL ATTENTION OR TREATMENT COSTS INCURRED BY THE BENEFICIARY AFTER THE END OF THE ELIGIBLE TRIP, RELATED TO AN ACCIDENT OR MEDICAL EMERGENCY OR NOT, THAT OCCURRED, OR WAS DIAGNOSED, DURING THE BENEFICIARY'S TRIP.
9. FUNERAL COSTS.
10. ALL TREATMENT, CHECKUP OR MEDICAL SERVICE KNOWN BEFORE THE BEGINNING OF THE ELIGIBLE TRIP, OR MEDICAL EXPENSES INCURRED WHEN TRAVELING SOLELY FOR THE SPECIFIC PURPOSE OF OBTAINING MEDICAL TREATMENT.
11. TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM NOT FOLLOWING SAFETY GUIDELINES OR PUTTING ONESELF EXCESSIVELY AT RISK WHILE PRACTICING SPORTS OR OTHER ACTIVITIES,
12. TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM BREACHING THE NORMAL LAWS, RULES, REGULATIONS OR SAFETY REGULATIONS IN FORCE AT THE PLACE WHERE THE MEDICAL SERVICES WERE PROVIDED.

always make a collect call. The delay in communication with the customer service center may result in the loss of the benefit.

#### **How to request a refund?**

The Visa CARDHOLDER and his/her BENEFICIARY send the completed REIMBURSEMENT FORM and the requested documents via email to [visa\\_iemsclaims@axa-assistance.us](mailto:visa_iemsclaims@axa-assistance.us) or can submit a claim reimbursement online, by going to [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal).

#### **The necessary documents to request a refund include the following:**

For Claims up to \$1,000, you are required to fill out your claim online with bank wire details, submit your receipts, and provide proof that you purchased your trip with your eligible VISA card.

For Claims over \$1,000, you may be required to submit additional documentation, such as:

- Copy of the transportation company's ticket as proof that the total trip amount has been charged to the Visa card
- Detailed receipts and/or detailed invoice copy
- Medical information including the diagnosis and treatment, but not limited to:
  - A medical report
  - A note from your doctor - Itemized bills
- If your assistance was provided in the United States, include the bills with the ICD-9 diagnosis codes (International Classification of Diseases)
- Bank transfer form • Additional documents may be requested.

**Note: Please refer to the Final Section of Legal Disclosures.**

#### **CORPORATE LIABILITY WAIVER PROGRAM**

The Issuer may waive the Company's liability for waivable charges up to \$15,000 per Visa Commercial Cardholder and be reimbursed by the Program Underwriter ("Program Underwriter") provided both the Issuer and the Company have satisfied all Program obligations.

#### **PROGRAM EXCLUSIONS**

The following are not Waivable Charges and are not covered by the policy:

1. Charges made by partners, owners, or principal shareholders who own more than five percent (5%) of the Company's outstanding shares, elected directors, or persons who are not employees of the Company.
2. Interest and/or fees imposed by the Issuer on outstanding unpaid charges.
3. In cases where the Issuer invoices the Cardholder, any amount on a check submitted by a Cardholder which is not paid by the Cardholder's drawee Issuer as not sufficient funds or due to a closed account, if the Cardholder has, within the last twelve (12) months,

#### **How to access the International Emergency Medical Service**

BENEFICIARIES can access the benefit through:

1. **VISA ONLINE MEDIC:** by visiting the Visa Benefits Portal [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal)

AXA and Visa are not responsible for the internet connection quality, such as that of mobile devices used by the BENEFICIARY to access this benefit.

2. **Talk with an agent:** Immediately or within the term of thirty (30) days from the date of the ACCIDENT or the Medical Emergency through the phone number in the back of your Visa card selecting option #4. You can

- submitted any other check to the Issuer which was not paid in full by the Cardholder's drawee Issuer as not sufficient funds or due to a closed account.
4. Charges incurred to purchase goods or services for the Company or for people other than the Cardholder pursuant to the instructions of the Company, in accordance with company policy, if those goods or services are of the type which are regularly purchased by or for the Company. However, these charges would be Waivable in cases where the Issuer bills the Cardholder, and the Company has reimbursed the Cardholder, but the Cardholder has not paid the Issuer.
  5. Charges incurred by a Cardholder after the Notification of Termination Date, unless the Issuer receives a request from the Company to cancel the Cardholder Account within two (2) business days of the Notification of Termination Date. If cancellation of the Account is received by the Issuer within two (2) business days, then coverage will be afforded fourteen (14) days from the Notification of Termination Date, but not beyond.
  6. Charges incurred by the Cardholder more than fourteen (14) days after the Notification of Termination Date or earlier than seventy-five (75) days prior to the Notification of Termination Date.
  7. Charges resulting from a lost or stolen Commercial Card.
  8. Charges in excess of \$15,000 for each Cardholder.
  9. Cash advances, after the Notification of Termination Date, shall be limited to \$300 per day, or a maximum of \$1,000, whichever is less.
  10. Charges incurred by a Cardholder after discovery by the Company, any partner or officer thereof that is not in collusion with such Cardholder of any fraudulent or dishonest act on the part of such Cardholder.
  11. Charges incurred by the Company subsequent to bankruptcy/ insolvency.
  12. Losses arising from the credit risk involved in any transaction caused by default on the part of the Company in paying any non-waivable charge.
  13. Charges incurred by a Cardholder who has a prior record of having caused a direct loss due to debits established against the Company in respect of Waivable Charges.
4. The Company must deliver or send by first-class mail, or fax, a written notice to the Cardholder stating that the Cardholder's Visa Commercial Card has been cancelled, that the Cardholder should immediately discontinue all use of the Visa Commercial Card, that the Cardholder must immediately pay any outstanding amounts owed to the Issuer, and that the Cardholder must immediately return the Visa Commercial Card to the Company.
  5. The Company must use its best efforts to retrieve the Visa Commercial Card from the employee and return it, cut in half, to the Issuer.
  6. If the Cardholder's employment is not terminated, the Company must prove it has done its best effort as legally possible to recuperate the Waivable charges from the Cardholder.
  7. The Company must send a Visa Affidavit of Waiver Claim Form, completed and signed by an officer, partner or other authorized official of the Company, with all required documentation to the Issuer within ninety (90) days of the Notification of Termination Date.
  8. The Company shall promptly give written notice to the Issuer upon the termination of employment of any employee authorized to use a Visa Commercial Card. The Company shall promptly give written notice to the Issuer in cases where the Issuer invoices the Cardholder, if the Company knows or should know that a Cardholder is receiving reimbursement for Charges but is not paying the Issuer for those Charges.
  9. If the Company recovers any amount of Waived Charges from any source after the Company has requested a Waiver of Charges from the Issuer, the Company will remit all such amounts to the Issuer. The Company agrees to assign any rights it may have to collect such amounts from the Cardholder to the Program Underwriter. However, the Company will not be required to pay the Issuer any amount that exceeds the loss sustained by the Issuer.
  10. Once a claim has been paid for a given person, no future claims will be considered.
  11. The Company sends an Affidavit of Waiver Claim Form by letter or fax to the Issuer. The form shall state.
    - a. that the Company requests the Waiver of covered Charges
    - b. the Cardholder's name, title, card number, last known business and home address
    - c. the Cardholder's Notification of Termination Date; if applicable
    - d. the actual cardholder's termination date, if applicable
    - e. in cases where the Issuer invoices the Cardholder, that the Company has contacted the Cardholder in writing and directed the Cardholder to immediately pay all outstanding Charges to the Issuer,
    - f. whether the Visa Commercial Card was retrieved from the Cardholder

12. Additional documentation may be required.

#### **OBLIGATIONS OF THE COMPANY**

The Company may request that the Issuer waive the Company's liability for Waivable Charges only if the Company meets all of the following requirements:

1. The Cardholder's employment is terminated, voluntarily or involuntarily and/or the card is cancelled with no further coverage for that employee.
2. The Company has two (2) or more valid Accounts in good standing.
3. The Company must notify the Issuer to cancel the Visa Commercial Card within two (2) business days of the Notification of Termination Date. Failure to notify within two (2) business days will exclude coverage for any Charges incurred after the Notification of Termination Date.

## **OTHER INSURANCE**

This Program does not cover any loss which is insured by or would but for the existence of this policy, be insured by any other existing policy or policies except in respect of any excess (not exceeding the limits of the policy) beyond the amount which would have been payable under such other policy or policies including any deductible applicable thereunder had the Program not been in effect.

## **BENEFIT AMOUNT**

Up to \$15,000

## **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.

***Note: Please refer to the Final Section of Legal Disclosures.***

## **Final Section of Legal Disclosures**

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.

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 of 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 law or regulation 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 law or regulation.

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 at [LACclaim@ap-visa.com](mailto:LACclaim@ap-visa.com) or call the customer service telephone number on the back of your Visa card.

Benefit amounts are identified in US Dollars. In countries where required, indemnity or reimbursement payments will be made in national currency and in a single installment using the exchange rate indicated on the credit card statement provided by the cardholder as proof of expenses incurred or purchase, if applicable, or in the case where expenses or purchase were made in cash in the local currency, the exchange rate will be according to the Central Bank or corresponding entity on the date on which the payment to the service provider or purchase was made.

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.

This brochure is a summary of coverage. This document does not represent or constitute an Insurance Policy and/or an Insurance Contract. The benefits described in this document are subject to all the terms, conditions and exclusions of the Policies issued by the subscribers, which can be modified or amended at any time without notifying cardholders or insured individuals. This document replaces all those benefits and/or available coverage descriptions which have been previously handed to cardholders.

Some services that are not insurance and are offered to you free of charge, may entail additional costs, which will be your responsibility. (For example: referral to a lawyer is free, but you must pay for the actual consultation, or legal service.) If after reading this brochure you have any doubts regarding coverage and services, you can contact the Visa Customer Service Center at 1-800-613-4314 or toll free at 410-581-6050.

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