

This benefit and description supersedes any benefit and description you may have received earlier.  
Please read and retain for your records.

Your Visa Card Guide to Benefit



# Hotel/Motel Burglary Reimbursement

Effective 3/1/06

For questions about your balance, call the customer service number on your Visa statement.

When You pay for the cost of a Hotel/Motel room located in the United States or Canada with Your eligible Visa card, You will be eligible to receive a one-time payment of up to \$1,000 for personal property stolen from Your room. Excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits.

Benefits will be paid only if (a) there is evidence of Forceful Entry; (b) You make a sworn statement to police authorities having jurisdiction within 24 hours of the discovery and You furnish a notarized copy of that statement with Your claim; and (c) the Hotel/Motel verifies the loss.

Reimbursement will be made for the cost of replacement of the personal property or its depreciated value if not replaced, less any amounts paid or payable by the Hotel/Motel or any insurance, whether such insurance is stated to be primary, contributing, Excess, or contingent; or any other reimbursement. The maximum payable is \$1,000.

## Exclusions

This policy does not cover:

- Animals.
- Art objects.
- Business Items and cellular phones.
- Cash, checks, securities, credit cards, debit cards, and other negotiable instruments.
- Tickets, documents, keys, coins, deeds, bullion, and stamps.
- Perishables, consumables including, but not limited to, perfume, cosmetics, and limited-life items such as rechargeable batteries.

## Definitions

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

**Check In** means the moment You register at the Hotel/Motel.

**Check Out** means the moment You vacate the Hotel/Motel room and pay the itemized total costs incurred for the stay.

**Eligible Person** means a valid Visa cardholder who pays for the Hotel/Motel room by using the eligible Visa card.

**Excess** means that this benefit applies to amounts that are not covered by Your own insurance (for example, Your deductible or co-payments) or other reimbursement. If You have no insurance or other reimbursement, the full amount of charges will be considered.

**Forceful Entry** means that someone illegally accessed Your Hotel/Motel room by breaking in a door, window, or surrounding walls.

**Hotel/Motel** means an establishment, located in the United States or Canada that provides lodging for the general public, and usually meals, entertainment, and various personal services.

**Hotel/Motel Burglary** means Forceful Entry into Your premises and You suffer a loss of property.

**Immediate Family Member** means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

**You or Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

If You have a loss, immediately call the Benefit Administrator at 1-800-554-1275, or call collect at 0-804-673-6497. Notification must be made within twenty (20) days from the date of occurrence. The representative will answer any questions You may have and send You a special claim form.

## How do I file a claim?

Complete the claim form You receive from Your call to the Benefit Administrator. Mail the following items within ninety (90) days from the date of occurrence to:

Enhancement Services  
P.O. Box 72034  
Richmond, VA 23255

1. The completed claim form.
2. A copy of Your charge slip, as proof that the Hotel/Motel was charged and paid for with Your eligible Visa card.
3. A statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost. Or, if You have no applicable insurance or other reimbursement, please provide a notarized statement to that effect.
4. A copy of the police report.
5. A copy of any valid and collectible insurance or other reimbursement available to You.
6. A copy of any settlement payment or reimbursement made to You from the Hotel/Motel.
7. Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

## Transference of Claims

After the Provider has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Provider to the extent of the cost of the Provider's payment to You. The Provider shall be entitled at its own expense to sue in Your name. You shall give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in Your name.

**Additional Provisions for Hotel/Motel Burglary Reimbursement:** You must use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled.

This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of insurance. In the event of any conflict between this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

Hotel/Motel Burglary Reimbursement is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

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

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. If the insurer non-renews or cancels any benefit provided to eligible Visa cardholders, You will be notified within 30-120 days before the expiration of the benefit. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-554-1275, or call collect at 0-804-673-6497.

FORM #VHOTBURG (03/06)



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