

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



Trip Delay Reimbursement

Effective 3/1/06

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

What is this benefit?

When certain terms and conditions are met on a Covered Trip, Visa Trip Delay Reimbursement will cover up to a maximum of \$300 per purchased ticket for reasonable expenses, on a one time basis, if your Covered Trip is delayed for more than 12 hours and if that delay is caused by a Covered Hazard provided the full travel fare has been charged to your Visa card. Coverage is in excess of any expenses provided by any other party, including applicable insurance. Here are answers to some commonly asked questions about the benefit:

Who is eligible?

You, your spouse and your dependent children under twenty-two (22) years of age become automatically covered when the entire Common Carrier fare is charged to your eligible Visa card.

What is covered?

This coverage is secondary to reimbursement of reasonable expenses provided by the Common Carrier or any other party, including applicable insurance. You will be covered for the reasonable additional expenses, such as meals and lodging, which were necessarily incurred as the result of the delay incurred because of the Covered Hazards and which were not provided by the Common Carrier or any other party free of charge.

What is a Common Carrier?

A Common Carrier is any land, water or air conveyance operating under a valid license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services; commuter rail or commuter bus lines or rental vehicles.

What are the Covered Hazards?

Covered Hazards include equipment failure, inclement weather, strike and hijacking/skyjacking.

What is a Covered Trip?

A Covered Trip is a period of round-trip travel that does not exceed three hundred and sixty-five (365) days away from your residence to a destination other than your city of residence.

What is not covered?

You will not be covered for any delay due to a Covered Hazard, which was made public or known to you prior to the departure for the Covered Trip. Prepaid expenses are not covered.

How do I file a claim?

You must call the Benefit Administrator at 1-800-840-4735 within thirty (30) days following the date of the delay. The Benefit Administrator will ask you for some preliminary claim information and send you a claim form. The completed claim form and requested documentation must be returned within ninety (90) days of the date of the trip delay to:

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

Failure to do so could result in the denial of your claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your eligible Visa card receipt demonstrating the full travel fare charged to your eligible Visa card.
- A copy of the Common Carrier ticket
- A statement from the Common Carrier indicating the reasons that the Covered Trip was delayed.
- Copies of receipts for the claimed expenses.

Additional Provisions for Visa Trip Delay Reimbursement: The Trip Delay Reimbursement is secondary and in excess of any valid and collectible avenue or recovery which is available to you the eligible Visa cardholder. We will reimburse the excess amount once all other coverage has been exhausted up to the limit of liability. You shall do all things reasonable to avoid or diminish any loss covered 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, you will no longer be entitled to the benefits of this protection nor to the payment of any claim under this policy and your benefits may be canceled.

The Provider in issuing this coverage relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for ninety (90) days from the date of the trip delay. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence.

After the Provider has paid your claim, all your rights and remedies against any party in respect of the claim will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies-including the execution of all documents-and the Provider shall be entitled at its own expense to bring suit in your name.

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

Visa Trip Delay Benefit is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). Coverage 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.

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

This service 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 Provider non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar benefit takes effect without interruption, no such notice is necessary. The benefit will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-840-4735.

FORM # VTRIP (3/06)



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