



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 manufactures warranties of three months or more, or three years or less. The item must be purchased entirely with your eligible Visa card.

How do I arrange for a repair?

Arranging for a repair is as easy as picking up the telephone. Call the Visa Assistance Center for information regarding the repair.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your valid Visa card and it meets the terms and conditions of the program.

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 items are not covered?

- Boats, automobiles, and any other motorized vehicles and their motors or equipment.
- 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
- Real estate and items which are intended to become part of the real estate
- Items purchased for resale.
- Items with a manufacturer's original warranty or store warranty of less than three (3) months or more than three (3) years

Do I need to keep copies or receipts or any other records?

To file a claim, copies of your Visa receipt, the original manufacturer's written warranty, and any other applicable warranty information are required. You will need to retain copies of these records.

How is the claim submitted?

The cardholder or beneficiary has two options to open a claim:

1. Benefits Portal

The cardholder may access the Visa Benefits' Portal through the link www.visa.com/benefitsportal

- a. Once in the landing page of the Benefits' Portal, please click on "Login" or "Enroll"
- b. Click on "Claims"
- c. Click on "Create Claim"
- d. Choose a Product from the drop down menu
- e. Choose the benefit you need to file a Claim for and agree to all terms and conditions
- f. Complete all requested information and click on "Save". This step creates the claim case number.
- g. Attach all required documents
- h. Click on "Submit"

2. Visa Customer Service Center

- a. Please contact the Visa Customer Service Center
- b. The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim
- c. All required documents, including the claim form, must be sent electronically to laclaim@ap-visa.com
- d. If the cardholder prefers to send all required documents via regular mail:

Claims Administrator

Visa Card Benefits Administration

Maipú 255, Piso 17

C1084ABE, Buenos Aires, Argentina

What documents do I need to submit with my claim?

- Your completed and signed claim form
- Your Visa receipt
- The itemized store receipt
- A copy of the original manufacturer's written warranty and any other applicable warranty
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bins and, if necessary, a copy of the maintenance record and receipts.
- The original repair order

All claims must be fully substantiated.

How will I be reimbursed?

VISA Extended Warranty Protection will pay the authorized repair facility directly for repairs, or if this is not possible, will reimburse the cardholder once a claim has been filed and approved up to a maximum amount per incident with a maximum annual limit for all claims. *Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.*

In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the program coverage.

Do I have to file with my own insurance company?

If you have purchased a service contract or extended warranty contract, the VISA Extended Warranty Protection is secondary to that coverage.

Please keep in mind the General Program Provisions

This protection provides benefits only to you, the cardholder, and to whomever receives the eligible gifts you purchase with your Visa card. You shall use diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this program. The Provider will not unreasonably apply this provision to avoid claims.

Once you report an occurrence, a claim file will be opened and shall remain open for six months from the date of the loss or damage. No payment will be made on a claim that is not completely substantiated in the manner required by the Claims Administrator within six months of the date of product failure.

The Provider in issuing this service contract relies on the truth of statements made in the Declarations and/or application of each cardholder and service contract holder. Each cardholder and contract holder 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 or Policyholder.

If you make any claim knowing it to be false or fraudulent – including, but not limited to, the cost of repair services – no coverage shall exist for such claim and your benefits any be canceled in accordance with the laws and regulations of your local country of residence.

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage 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 days after we receive Proof of Loss. No legal action against us may be brought more than two years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this service contract have been complied with fully. This coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is a summary of benefits and is not a service contract. In the event of any conflict between this Program Guide and the service contract, the service contract will govern. The service contract is on file at the offices of the sponsor and the obligor by country under the extended warranty benefit.

AIG 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 AIG and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa International, Latin America and Caribbean Region, Miami, Florida. If a statement in the description of coverage and any provision in the policy differ, the locally admitted policy issued in the jurisdiction where your Visa card has been issued will govern. The Plan is underwritten by:

Country	Company
Argentina	La Meridional Compañía Argentina de Seguros, S.A.
Bolivia	AIG Chile Compañía de Seguros Generales S.A.
Brasil	AIG Seguros Brasil S.A.
Chile	AIG Chile Compañía de Seguros Generales S.A.
Colombia	AIG Seguros Colombia S.A.
Ecuador	AIG Metropolitana Compañía de Seguros y Reaseguros S.A.
El Salvador	AIG Seguros El Salvador S.A.
Guatemala	AIG Seguros Guatemala S.A.
Honduras	AIG Seguros Guatemala S.A., Sucursal Honduras
Jamaica	AIG Jamaica Insurance Company Limited
México	AIG Seguros Mexico, S.A. de C.V.
Panamá	AIG Seguros Panamá, S.A.

Paraguay	AIG Chile Compañía de Seguros Generales S.A.
Perú	AIG Chile Compañía de Seguros Generales S.A.
Puerto Rico	AIG Latin America I.I. – Puerto Rico
Uruguay	AIG Seguros Uruguay S.A.
Venezuela	C.A. de Seguros American International

Listed underwriting companies (except those marked with *) are member companies of AIG Property Casualty, Inc., 175 Water Street, New York, NY 10038.

AIG PC member companies provide security in the form of reinsurance for any non-member company listed.

This service is provided to cardholders at no additional cost and is in effect for purchases made up to the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on the date the policy is terminated. Coverage, as described in this Programs Guide, may be canceled, non-renewed, changed, or modified at any time, at the option of Visa. Your financial institution will provide 30 days advance notice in the event of such cancellation, non-renewal, or change.

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 or call the customer service telephone number on the back of your Visa card.

PLEASE NOTE: The benefits described above do not apply to all Latin American and Caribbean Visa Cards. Please check with your bank to verify that the coverage applies to your Visa Card.

Benefit amount

Core benefit	Benefit amount
Visa Gold	USD 1,000 per incident/maximum of USD 5,000 per acct. per year

Important notice

The description of these programs and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not insurance policies. Described insurances are subject to the terms and conditions in the applicable policies, which include certain restrictions, limitations and exclusions; and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card program, customer agreement, card benefits and features, and other disclosures and issuer practices are in full compliance

with all applicable federal, state, and local laws, regulations, and other legal requirements. Issuers should review the card benefits program with their legal counsel to ensure that the card benefits program and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this program, including any such programs provided by insurance company affiliates of AIG and AXA, shall be null and void if they violate U.S. economic or trade sanctions 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.

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.

The terms and conditions described in this document do not apply to Visa cards issued in Brazil.

Visa Card Benefit Services

Trinidad and Tobago: **+1-868-627-3348**

From the U.S. and Canada: **+1-800-396-9665** (toll free call)

From anywhere else in the world: **+1-303-967-1098** (collect call)

Visit

www.visa.com

for more detailed information.

