



Purchase Protection



VISA Cardholders with this coverage can benefit from the security and safety offered through VISA Purchase Protection, an insurance program. If something you bought with your Card is damaged or stolen within 45 days of purchase, chances are you're protected. Most new purchases are covered against theft or damage for a full 45 days from the date of purchase.

To get coverage

- VISA Purchase Protection insurance is for most items you purchase entirely with your Card for yourself or to give as gifts.
- Purchases need not be registered.

The kind of coverage you receive:

- 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), 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.
- This benefit extends to the item's owner (i.e. when a purchase is made for a business, the business claims the benefit).

What is covered?

- Most items you buy entirely with your Card are covered for a full 45 days from the date of purchase indicated on your credit Card statement. 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.
- Items you purchase with your Card and give as gifts are also covered, subject to the same conditions.
- Coverage for stolen or damaged 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 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 is NOT covered?

- Lost items and items which mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Unlocked or unattended (left in public sight, out of arm's reach, lacking care, custody or control by Cardholder or responsible party), items stolen from any location or place open to the general public or community for use or membership. Public places shall not include the following: the covered person's place of employment, elementary or secondary school, places of worship.
- Items lost, stolen, damaged or miss-delivered 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.
- Items that you damage through alteration (including cutting, sawing, shaping).
- Used, antique, collectibles of any kind (including but not limited to trading Cards, Beanie Babies, etc.), recycled, previously owned, rebuilt, remanufactured, product guarantees (for example, glass breakage) or "satisfaction guaranteed" items.
- Motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories. Coverage will apply to motorized equipment used solely for the upkeep and maintenance of a business.
- Land, buildings (including but not limited to homes and dwellings), permanently installed items, fixtures, or structures.
- Travelers checks; tickets of any kind; negotiable instruments; bullion; rare or precious coins; philatelic and numismatic property; cash or its equivalent.

- Damage caused by vermin.
- Plants, animals, consumables and perishables.
- Items purchased for resale.
- Professional services (including but not limited to the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including but not limited to information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, and other software.
- War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts.
- Inherent product defects.
- Radioactive contamination.
- Acts of God (including but not limited to flood, hurricane and earthquake).
- Items stored at any construction site.
- Items under rent, lease or borrowed, for which you will be held responsible.
- Items stolen from, in or upon automobiles, where there are no signs of forced entry or the items were in plain view.
- Items stolen from, in or upon other vehicles or common carriers, whether being used as a business or not; including but not limited to airplanes, trains, boats, cruise ships, RVs, or other private common carriers.
- Shipping and handling expenses or installation, assembly related costs;
- Losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
- Losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure.
- Items damaged due to normal course of play (such as, but not limited to sporting or recreational equipment);

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

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

2. Visa Customer Service Center

- Please contact the Visa Customer Service Center
- The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim
- All required documents, including the claim form, must be sent electronically to lacclaim@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?

- Signed claim form
- VISA credit/debit statement
- VISA credit/debit receipt
- Itemized store receipt
- Report from police or appropriate authority
- Copy of repair estimate or repair bill
- Copy of the declarations page of any applicable insurance policy including homeowner's, renter's or auto insurance.
- Return all required documentation within the time frame stated on the claim form or we will not be able to honor the claim.

General Provisions

This program description is not a policy or contract of insurance.

To qualify for the VISA Purchase Protection program, your account must be open and in compliance with the terms of Your VISA Card agreement. VISA reserves the right to alter the terms of the VISA Purchase Protection program. No benefits will be provided in the event of fraud.

No person or entity other than the VISA Cardholder shall have any legal or equitable right, remedy or claim under or arising out of this coverage. No rights or benefits provided to VISA Cardholders under the VISA Purchase Protection program may be assigned without the prior written consent of the program administrator. Any assignment or transfer without the prior written consent of the program administrator shall be null and void.

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. The program administrator is:

Visa Claims Administrator
 Maipú 255 Piso 17
 C1084ABE, Buenos Aires, Argentina

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.

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 International Cards. Please check with your bank to verify that the coverage applies to your International Visa Card.

Benefit amount

Core benefit	Benefit amount
Visa Gold	Coverage limited to the cost of the item up to USD 1,000 per account per 12- month period

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.

