Travel and Emergency Assistance Services

What Are Visa Travel and Emergency Assistance Services?

Visa Travel and Emergency Assistance Services is a worldwide travel and emergency assistance service available 24 hours a day, 365 days a year. You, your spouse, and your children (provided the children are 19 years old or younger, or non-renewal, provided all other terms and conditions of coverage are met.

Who is eligible for Visa Travel and Emergency Assistance Services?

Visa Travel and Emergency Assistance Services is available to Visa cardholders whose accounts are active and in good standing. These services are available to you, your spouse, and your children if the children are 19 years old or younger. Your children must be dependent under twenty-two (22) years old, and if the covered Person is a minor, or the Covered Person's legal representative as a result of the death, illness, or incapacity of the adult.

How do I get these services?

You can call Visa Travel and Emergency Assistance Services toll-free at 1-800-992-6029. This number is available 24 hours a day, 365 days a year. If you are outside the United States, call collect at 804-673-1675.

Is there a charge for these services?

No, Visa Travel and Emergency Assistance Services is a complimentary benefit for Visa cardholders. You are responsible for any costs associated with the services.

How do I register for Visa Travel and Emergency Assistance Services?

No registration is required. Visa Travel and Emergency Assistance Services is an automatic benefit for Visa cardholders.

For more information, please visit www.visa.com/eclaims.

Warranty Manager Service

What is Warranty Manager Service?

Warranty Manager Service is a toll-free claims service available to Visa cardholders who have purchased an eligible Visa card. Warranty Manager Service is a no-cost, no-hassle service that makes it easy to get repairs or replacements on covered products. You can count on a wide range of Visa Travel and Emergency Assistance Services to help you with all your legal, medical, and travel needs.

What are the benefits of Warranty Manager Service?

Warranty Manager Service can help you with:

- Your personal legal needs; to help you avoid legal costs and fees.
- Any necessary medical services; to help you recover as quickly as possible.
- Visa cardholders who are eligible to use your cash advances to pay for necessary travel expenses while a claim is pending. The Company may also have an autopsy made upon the death of any person who has been the subject of an automobile accident.
Purchase Security

What is covered by Purchase Security?

1. Medical equipment.
2. Theft or damage resulting from misdelivery or voluntary parting of the property.
3. Animals and living plants.
4. Accidental discharge of water or steam from household plumbing.

What items are covered by Purchase Security?

- Your eligible purchases are protected against damage due to the following:
  - Fire, smoke, explosion, or vandalism.
  - Weather-related perils such as hail, rain, sleet, or snow.
- Accidents not caused by you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchased, and delivery is required to file a claim.

Do I have to register my purchases?

To be eligible for the benefit, you must have a valid credit card account.

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

Yes, you may want to keep copies of your purchase receipt and store your receipt in the event the Benefit Administrator may need it.

How will I be reimbursed?

You will be reimbursed up to a maximum of $250 per item. If your documentation is approved, we will issue you a refund for the difference in the purchase price up to a maximum of $250 per item. If your request is denied, you will be notified in writing of the reason for the denial.

Do I need to register my purchases?

No, your eligible purchases are automatically covered.

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Yes, you may want to keep copies of your purchase receipt and store your receipt in the event the Benefit Administrator may need it. You must provide the original receipt to substantiate a claim. Retain the original receipt or a copy from which you can make a legible transcript for your own records.

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What is the Visa Purchase Security benefit? Within the first ninety (90) days of the date of purchase, Purchases made outside the United States, computer software, antiques and collectible items, Accidental discharge of water or steam from household plumbing, Windstorm, lightning, hail, rain, sleet, or snow. These benefits apply only to products purchased through Visa-authorized dealers of the consumer product in the United States. Any original printed advertisement must include a description of the item, sale date and advertising store name to: Great Falls, MT 59403, P.O. Box 2894, Wall, SD 57793, or the American Express Company, P.O. Box 950398,c/o Affinion Group, Parsippany, NJ 07054-0398. The Price Protection benefit is supplemental. The original printed advertisement showing the item, sale date, full price, and advertising store name must be mailed within sixty (60) days after the expiration date.

Who is eligible for this protection? To be eligible for this benefit, you must be a valid cardholder of an eligible Visa card issued by one of the participating financial institutions. (Continued on next page)

Price Protection (Cont.)

Examples of valid claims: Reimbursement for a book you purchased for $50 and found the same item for $20 at another store within 90 days of the original purchase date. Reimbursement for a pair of sunglasses purchased for $200 and found the same pair for $150 at another store within 90 days of the original purchase date. Reimbursement for a replacement iPhone purchased for $900 and found the same iPhone for $850 at another store within 90 days of the original purchase date. Reimbursement for a pair of diamond earrings purchased for $1,500 and found the same pair for $1,400 at another store within 90 days of the original purchase date.

Does my purchase qualify for reimbursement? To be eligible for reimbursement, you must have purchased a new product (not a service or used item) at a Visa-authorized dealer in the United States. The purchase must have been made with your Visa card and the amount charged to your eligible Visa card must be the original amount charged to your Visa card. You must provide evidence of your purchase in the form of: a charged Visa receipt, a receipt from the retailer documenting the purchase, or a printed advertisement showing the item, sale date and advertising store name. If the price difference is less than $10, you may choose to discharge the claim.

How will I be reimbursed? Under normal circumstances, reimbursement will take place within thirty (30) business days of the date you report the claim. Reimbursement will be made to the Visa account used to make the purchase. Reimbursement will be made to the Visa account used to make the purchase. However, if you make a claim knowing it to be false or fraudulent, no coverage shall exist for you, the eligible Visa cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

What is the Price Protection benefit? The Price Protection benefit helps you save money on purchases made in the United States. If you purchase an eligible item and find it for less at any retail store within sixty (60) days of the purchase date, you may be eligible for reimbursement of the difference up to $250 per item. This benefit is extended to your spouse and domestic partners as defined in the Visa card agreement (including, but not limited to, married, bound by civil or domestic partnership law, or having a parent- child relationship as defined in the Visa card agreement).

How do I file a claim? To file a claim for the Price Protection benefit, you must provide evidence of your purchase in the form of: a charged Visa receipt, a receipt from the retailer documenting the purchase, or a printed advertisement showing the item, sale date and advertising store name. If the price difference is less than $10, you may choose to discharge the claim. If the price difference is greater than $10, you will receive a claim form that includes instructions on how to submit your claim.

Does the claim form need to be submitted within the 90-day grace period? Yes. If you file a claim after the 90-day grace period, you will receive a claim form that includes instructions on how to submit your claim. If the price difference is less than $10, you may choose to discharge the claim.

How does Price Protection protect me? The Price Protection benefit helps you save money on purchases made in the United States. If you purchase an eligible item and find it for less at any retail store within sixty (60) days of the purchase date, you may be eligible for reimbursement of the difference up to $250 per item. This benefit is extended to your spouse and domestic partners as defined in the Visa card agreement (including, but not limited to, married, bound by civil or domestic partnership law, or having a parent-child relationship as defined in the Visa card agreement).

How do I report a claim for price protection? To report a claim for Price Protection, call the Price Protection Administrator at 1-800-553-7520, 7:00 a.m. to 8:00 p.m. ET, Monday through Saturday, or write to: Price Protection Administration, Affinion Group, P.O. Box 950398, Parsippany, NJ 07054-0398. Include your Visa account information and your reason for the claim. You will receive a claim form within thirty (30) days of reporting a claim for price protection. You must return the claim form along with the requested documentation to the Price Protection Administrator within thirty (30) days of reporting a claim for price protection. The Price Protection benefit does not apply to advertisements for gasoline, medications, health and beauty aids, groceries, and other products that are subject to price fluctuations. The Price Protection benefit is secondary to and in excess of store policies offering a price-trend or price guarantee program or any other form of rebates for price differences.

Travel Accident Insurance

This is an Accident-Only Accident Insurance policy only and does not pay benefits for loss of sight, speech, or hearing; actual severance through or above the elbow or the knee; amputation of a hand, leg, or ear; amputation of a foot or arm (except when amputated by a medical professional); amputation of a toe or thumb; amputation of a knee, elbow, or shoulder joint; amputation of a metacarpophalangeal joint with regard to thumb and index fingers. The benefit is not payable for loss of sight, speech or hearing; actual severance through or above the elbow or the knee; amputation of a hand, leg, or ear; amputation of a foot or arm (except when amputated by a medical professional); amputation of a toe or thumb; amputation of a knee, elbow, or shoulder joint; amputation of a metacarpophalangeal joint with regard to thumb and index fingers.

Who is eligible for this protection? To be eligible for this benefit, you must be a valid cardholder of an eligible Visa card issued by one of the participating financial institutions. The terms and conditions of North America.

Is the Price Protection benefit transferable? Yes. The Price Protection benefit will be transferred to the new Visa card account if you change Visa cards for any reason and become a Visa cardholder again.

May I make any claim knowing it to be false or fraudulent? No. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for you, the eligible Visa cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

Warranty Manager Service (Cont.)

After the Benefit Administrator has paid and posted your claim, you should keep copies of all your records. If you have any questions about the processing of your claim, you may call the Benefit Administrator at 1-800-553-7520 or write to: Benefit Administrator, Affinion Group, P.O. Box 950398, Parsippany, NJ 07054-0398. If the claim is denied, you will receive a letter which will include the reason for the denial and procedures for an appeal.

Addendum to the Benefit Administrator

Are purchases made outside the United States covered? Yes. If you have insurance applicable to the damaged or stolen item, your Visa card protection is secondary. If you do not have insurance applicable to the damaged or stolen item, your protection will be primary. 

What are the limits of coverage? Your Visa card protection is limited to a maximum of five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per calendar year. Within the first ninety (90) days of the date of purchase, a claim that is not completely substantiated in the manner required by the Benefit Administrator may be denied.

Purchase Security

Within the first ninety (90) days of the date of purchase, Purchases made outside the United States, computer software, antiques and collectible items, Accidental discharge of water or steam from household plumbing, Windstorm, lightning, hail, rain, sleet, or snow. These benefits apply only to products purchased through Visa-authorized dealers of the consumer product in the United States. Any original printed advertisement must include a description of the item, sale date and advertising store name to: Great Falls, MT 59403, P.O. Box 2894, Wall, SD 57793, or the American Express Company, P.O. Box 950398, c/o Affinion Group, Parsippany, NJ 07054-0398. The Price Protection benefit is supplemental. The original printed advertisement showing the item, sale date, full price, and advertising store name must be mailed within sixty (60) days after the expiration date.

Who is eligible for this protection? To be eligible for this benefit, you must be a valid cardholder of an eligible Visa card issued by one of the participating financial institutions. The terms and conditions of North America.
What is the Purchase Security benefit? Within the first ninety (90) days of the date of purchase, Purchases Security will, at the Benefit Administrator's discretion, pay for the repair or replacement of damaged or stolen Purchases Security products purchased entirely with your eligible Visa card. The Benefit Administrator will pay for damages up to a maximum of $25,000 per claim occurrence and up to a maximum of thirty thousand dollars ($30,000.00) per cardholder. In the event of theft, damage, or loss, the Benefit Administrator will deduct from the purchase price any款 reiumbursement you may receive from your insurance company, common carriers, or other sources. What is the Price Protection benefit? The Price Protection benefit helps you save money on many eligible Purchases Security products. We will pay the difference between our pre-paid purchase price and the lowest price of the same Purchases Security product available after the date of purchase. In most cases, we will only pay the difference for a period of up to sixty (60) days after the purchase date. Do I have to file a claim? Yes, as long as you purchased the gift entirely with your eligible Visa card. You may be reimbursed for the eligible item, but not more than the price difference between our pre-paid purchase price and the lowest price of the same Purchases Security product available. Is the benefit available in Canada? Yes, as long as you purchased the gift entirely with your eligible Visa card. Do I have to file a claim? Yes, as long as you purchased the gift entirely with your eligible Visa card. You may be reimbursed for the eligible item, but not more than the price difference between our pre-paid purchase price and the lowest price of the same Purchases Security product available. Is the benefit available in Canada? Yes, as long as you purchased the gift entirely with your eligible Visa card. Do I have to file a claim? Yes, as long as you purchased the gift entirely with your eligible Visa card. You may be reimbursed for the eligible item, but not more than the price difference between our pre-paid purchase price and the lowest price of the same Purchases Security product available.
Travel and Emergency Assistance Services

Who is eligible for Travel and Emergency Assistance Services? The Visa Travel and Emergency Assistance Services are available to Visa cardholders; however, eligibility is dependent upon your Visa card account being active and in good standing. Further, in order to be eligible, you must have purchased your eligible Visa Card for personal use. Note that the Visa Travel and Emergency Assistance Services are available to Visa cardholders living in the United States and territory for which Visa card is issued and may also be available to Visa cardholders in certain other countries. Additional restrictions may apply.

Additional Provisions for Travel and Emergency Assistance Services: The benefit of Visa Travel and Emergency Assistance Services is subject to the Visa Card Guide to Benefits and these Additional Provisions. The benefit is offered by Visa Australia Limited. The provision identifies the types of assistance that may be provided under this benefit, how a claim may be made, and the manner in which a claim will be paid. The provision also identifies limitations and exclusions.

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How to get these services? The Visa Travel and Emergency Assistance Services are available to Visa cardholders living in the United States and territory for which Visa card is issued and may also be available to Visa cardholders in certain other countries. The service is available 24 hours a day, seven days a week. To use this service, call 1-804-673-1675.

Is there a charge for these services? No. Visa Travel and Emergency Assistance Services are provided at no cost to Visa cardholders.

The Visa Travel and Emergency Assistance Services listed below are available to Visa cardholders in the continental United States.

• Visa Travel and Emergency Assistance Services
• Visa Travel Accident Insurance
• Visa Warranty Manager Service
• Visa Extended Warranty Protection
• Visa Extended Service Agreements
• Visa Parts & Supplies Protection
• Visa Accident and Sickness Travel Insurance
• Visa Trip Deposit Protection

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Warranty Manager Service

Warranty Manager Service

Warranty Manager Service provides additional protection on imported, store-purchased consumer goods purchased entirely with your eligible Visa card. The Warranty Manager Service extends the warranty on your Visa card receipt for eligible items purchased within the United States for up to five (5) years from the date of purchase.

For questions about your account, balance, or rewards points please call the customer service number on your Visa statement.

1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.

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