- a. Once in the landing page of the Benefits' Portal, please click on "Login" or
- b. Click on "Claims"
- c. Click on "Create Claim" d. Choose a Product from the drop down meni
- e. Choose the benefit you need to file a Claim for and agree to all terms and Complete all requested information and click on "Save". This step creates
- g. Attach all required document
- h. Click on "Submit"
- a. Please send your request to lacclaim@ap-visa.com including the benefit
- and the list of documents that are needed for each claim
- 3. By Mail

ainú 255. Piso 17

21084ABE, Buenos Aires, Argentina

- b. A copy of the common carrier ticket as proof that the full travel fare has
- been charged to your eligible Visa card.
- d. Substantiation of cancellation cause
- e. Wire form.
- g. Additional information may be required.
- The cardholder is the only person allowed to open a claim
- the back of your Visa card. Benefit amounts are identified in US Dollars. Payment of claims will be ma

Rate published on the date the claim is paid. If the cardholder makes any claim knowing it to be false or fraudule nor to the payment of any claim made under this policy.

General exclusions

Sickness unless specifically covered in the Policy:

result of an Injury: 5. Loss caused directly or indirectly, wholly or partly by medical or surgical

6. Bacterial infection except bacterial infection of an Injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria:

hindering, combating or defending against such an occurrence

. Any claim occurring as a result of participating in military, naval or air service of any country: Accident occurring while a passenger on; or operating; or learning to operate; or serving as a member of the crew of any aircraft except as provided in the policy:

O. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;

Accident or claim occurring as a result of participation in con speed using a motorized vehicle or bicycle; in skydiving/parachuting, ng gliding, bungee iumping, scuba diving, mountain climbing, po

12. Accident or claim occurring while under the influence of drugs, alcohol prescribed or the treatment of alcohol or drug abuse, addiction or

- 14. An Insured travelling against the advice of a Physician;
- 6. The use, release or escape of nuclear materials that directly or indirec results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological
- b. The cardholder will receive an initial package containing the claim for c. All required documents, including the claim form, must be sent electronically to lacclaim@ap-visa.com

Visa Card Benefits Administration

a. Copy of the Visa card account statement showing the total charge for the

. Substantiation of non-recoverable, pre-paid, covered trip related trave and accommodation expenses charged to your valid Visa card.

medical report, police, fire or other official entity detailing the reason for

Copy of national identity documer

• Cardholder must report any claim within 30 days of the inciden

If you need to submit a claim or have questions regarding this program ontact the Claims administrator 24 hours a day 365 days a year at

in local currency where required by law, with the official Foreign Exchange respect, he or she will no longer be entitled to the benefits of this protection

1. Suicide, attempted suicide or intentionally self-inflicted Injury;

3. Congenital anomalies and conditions arising out of or resulting there 4. Elective cosmetic or plastic surgery unless Medically Necessary as the

treatment except as may be necessary solely as a result of Injury;

Priority Pass

program with lounges in airports in each region of the globe.

ounge access, regardless of where they travel, or which airline and class they fly. The program appeals to travelers who want to escape crowded, noisy departure areas without having to incur the added costs of traveling in first or business class or do not have access to lounges in the US, normally

quiet place to work or relax during their business or personal travels. What are the cardholders' benefits?

orners of the globe. With a Priority Pass membership, they could enjoy the

The chance to relax in over 850 airports VIP lounges in 400 cities around A quiet and comfortable place to wait for flights, with complimentary efreshments and snacks.

All the facilities required to do vital business - with most lounges offering free Internet connectivity state-of-the-art conference spaces. The opportunity to entertain colleagues, clients and guests.

schedule and budget - with the peace of mind that they won't forfeit

Any claim occurring as a result of War civil war invasion insurre

7. Priority Pass reports the cardholders' visit activity to Visa on a monthly

riority Pass (Cont.)

If bank decides not to renew the program, the issuing bank must contain

has a valid Priority cards in the market, Priority Pass and Visa will invo

- 5. Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries
- 17. Any expenses covered under any workers compensation or employer's 18. The Company and/or corresponding Reinsurer, if applicable, will not be
- liable to provide any coverage or make any payment hereunder if to d ould be in violation of any sanctions law or regulation which wo expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any General program provisions

This description of coverage is not a contract of insurance or a policy and s intended to be a general informative statement of the coverage made Region and is updated to April 2019. Cardholders should consult their issuer o verify that coverage applies to their Visa card. hese benefits only apply to Visa cards with international use capability nis policy is on file at the offices of Visa International, Latin America and

Insurance coverage is underwritten by approved Member Companies of AIC Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services c on behalf of Visa International Latin America and Caribbean Region Policy(ies) and the description of the program, the policy will govern. s insurance is subject to the terms and conditions described here and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide an

of any sanctions law or regulation such as, but not limited to, the sanctior red and enforced by the Office of Foreign Assets Control (OFAC of the U.S. Treasury Department, which would expose AIG, and/or any corresponding Reinsurer if applicable, its parent company or its ultimate lounge search functionality on the website. controlling entity, to any penalty under any sanctions law or regulation. 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

ACclaim@ap-visa.com or call the customer service telephone number on Benefit amounts are identified in US Dollars, Payment of claims will be made rency where required by law, with the official Foreign Exchange a fee may apply.

Rate published on the date the claim is paid. If the cardholder makes any claim knowing it to be false or fraudulent in a respect, he or she will no longer be entitled to the benefits of this protection, or to the payment of any claim made under this policy.

Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to you Visa Card. The benefits described in this document do not apply to Brazil ssued cards nor to all Latin American and Caribbean International Visa ards. Please check with your bank to verify that the coverage applies t

formational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program insurance benefits provided by, or for, or issued to Visa International.

ing a downloaded iPhone, BlackBerry and Android app from

Cardholders present valid Priority Pass membership card at the reception

How is the lounge visit process?

Cardholders locate the participating Priority Pass lounge they want to What is the Priority Pass program? it. Lounges locations can be identified by any of the following

b. Looking at the printed Priority Pass lounge directory, or Cardholders visit Priority Pass participating lounge with accompanying exclusively reserved for airline lounge program members.

The Priority Pass network of lounges provides access to over 850 participating Airport VIP Lounges in more than 400 cities across 120 countries. Thus, Visa upscale cardholders will appreciate a productive and of the participating lounge. nolders and guest visit are registered. The record of the visit show cardholders' name and membership number, as well as the numbe ompanying guests (as applicable), lounge location and date of the it Cardholder will be required to sign the record of visit youcher. cess to record the cardholders' visits at the participating lounge

> ies depending if the lounge has an electronic reader at their reception they use a manual imprint machine. Note: the electronic readers wil arge the cardholder for the visit – all lounge visit charges will be at through the monthly billing process. What is the lounge dress code? . In the US, the participating airline lounges use their electronic readers

b. Outside the US, lounges with electronic readers swipe the Priority Pas card in a reader provided by Priority Pass and the cardholders sign a lip generated by the system c. Other lounges use a manual imprint machine and a voucher is signed 6. Participating lounges report to Priority Pass cardholders visits regularly

- a. Lounges with electronic readers report the visits daily or weekly. b. Lounges with manual imprint machines and vouchers report visit
- . The issuing bank is responsible for notifying Visa the desire to renew
- the Priority Pass program prior to the expiration of current participating
- a immediately. The bank will have to send Visa a list of all cards nbers that are in the market with a future expiration date. 3. If issuing bank does not notify Visa about the renewals two months prithe next year participating fee automatically, as well as any visits that are
- How are the lost, stolen and cancelled Priority Pass cards handled? All lost and stolen cards must be notified immediately to Priority Pass
- copying Visa, by the issuing bank by submitting the appropriate form If Bank does not report the lost or stolen cards to Priority Pass with copy t Visa, the bank will be responsible for the visits that are applied against the
- . All cancelled cards must be notified to Visa, by the issuing bank by submitting the appropriate form to prioritypass@ap-visa.com. In turn Visa will notify to Priority Pass which will update the internal system, including lounges with electronic readers. The issuing bank is encourage to reques cardholders to return the Priority Pass cards, as the bank remains for any lounge visits incurred by a cancelled card.

gold Priority Pass membership card to the lounge operator. The Priority Pass member signs a record of visit, reflecting the number of accompanying gue s applicable. The lounge will not accept any other identification as proof c iority Pass membership. If the member does not have their Priority Pass membership card, then they will not be allowed into the lounge.

e cardholders can invite friends or guests to join the lounge as describe the lounge directory. Subject to the issuing bank policy, a fee will be applied for each visit per person, per visit. Most lounges will allow any number of guests but where there are limits, the details are shown in the lounge dire and via the lounge search functionality on the website. Guests are charged accordingly. When a cardholder enters the lounge, they will need to sign a record of visits. This will note if any guests are entering at the time cardholder's responsibility to ensure this is correct. The lounge visit fee will be charged later as applicable.

How does the cardholder pay for the guest visits? Issuing bank should answer this question. Needs to be decided if and/or $\ensuremath{\text{h}}$ you are going to charge the cardholder.

where there are limits, details are shown in the lounge directory and via the What procedure should be followed when a Priority Pass cardholder that

is accompanied by their spouse (who is also a cardholder), or by another Priority Pass member when visiting a lounge together? Each Priority Pass cardholder has their own individual card - including spor So, when entering a lounge each individual card-indouent as the must show their card to gain access to the lounge. If they don't they will be charged as a guest and

There are many resources available to ensure lounge information is available PLEASE NOTE: The benefits described in this document do not apply to

DISCLAIMER: The information contained herein is intended solely fo . If cardholders do not have access to the lounge listing or app, the

security checkpoint. Airside refers to a lounge location after the security checkpoint closest to the departure area.

automated Lounge Finder service can help. Texting +44 7624 809

any three digit airport code (e.g. 'LHR' for London Heathrow Airpor

The Priority Pass directory indicates that a lounge location is either

allows you to perform quick and easy lounge searches by simply entering

Can someone else use the Priority Pass cardholder's card to gain access No. The membership card is only valid for the cardholder stated on the car How are the cardholders' visits recorded?

f not, an imprinted machine will be used. The cardholder will be asked to sign a record of the visit.

What happens if the cardholder's card has been stolen or lost? cardholder and the bank should report it to Priority Pass with copy to Visa. How do the cardholders pay for additional charges incurred during a lounge

The lounges impose their own dress code. However as a general rule pleas expect a smart/casual dress code - no hats, football shirts, jeans nor shorts. For more information consult the Priority Pass lounge directory or the Priority Pass website: www.prioritypass.com

Do the lounges provide flight information? me lounges have flight information monitors; however take note that not al lounges offer this service. As lounges have no contractual obligation to Priority Pass cardholders to announce flights, it is the member's sole responsibility to

What are the Priority Pass members' conditions of use?

he cardholder agrees that by using a Priority Pass card or, if applicable, if

Priority Pass card or its corresponding Digital Membership Card. ne Priority Pass card is not transferable and is only valid up to its date xpiry and when it has been signed by the cardholder. The card may not be by any person other than the named cardholder and only one Priori card may be used for each lounge visit.

The Priority Pass card is not a payment card nor is it proof of

Admittance to a lounge is conditional upon presentation of one valid iority Pass card or, if applicable, its corresponding Digital Membe Card per person only (some restrictions may apply to Priority Pass Sele ardholders and Priority Pass cardholders in the U.S. that receive the mbership through a U.S. financial institution). Payment cards will not b

Priority Pass may amend the lounge visit charges at any time on providing 30 days' notice in advance of such change. Where the cardholder rece the Priority Pass card through third party card issuer, any changes in ounge visit charges shall be notified to the card issuer, who is responsible or advising the cardholder. The cardholder agrees that the Priority Pa

In the event that the cardholder does not accept any change in the ounge visit charges, the cardholder shall have the right to terminate the on providing notice in writing directly to Priority Pass, or or any costs the cardholder incurs as a result of its failure to inform Priorit

When presenting the Priority Pass card on entering the lounge, loung staff will either electronically scan or take an imprint of the card an rdholder must sign the receipt of visit' voucher, or sign the electronic reader (as applicable), which will also reflect the exact number of g guests, if any, but does not show any per person per vis arge. The charge per visit for the cardholder, where relevant, and t any guests will be based on the receipt of visit voucher//log submitted b the lounge operator.

ne cardholder is responsible for retaining the 'Cardholder's' copy of the Record of Visit' voucher or receipt presented to them at the lounge. ere applicable, cardholders may use a Digital Membership Card fo lounge admittance. This is a barcode that represents the cardholder's prity Pass card and is not transferable, is valid only up to its date o ry, and may not be used by anyone other than the named cardhold e of the Digital Membership Card on the cardholder's smartphone, tabl or other device may require inspection of the Digital Membership Card b

to the device, by an member of lounge staff. ard. In the instance that the lounge is not able to accept the Digital mbership Card the member must present a physical a Priority Pass ca r application to confirm whether a lounge accepts the Digital Membersh

ard, and should always have a physical Priority Pass card available when

organizations. The cardholder and accompanying guests must abide be the rules and policies of each participating lounge and the cardholder ccepts that registering for a lounge does not guarantee continued acces e cardholder accepts that the Priority Pass Group of companies ha ardholder, the number of people allowed in any lounge at any time cilities offered, the opening/closing times, the length of time which cardholders may spend in the lounge and any charges payable for exte lounge visits or the personnel employed by the lounges. The administra f Priority Pass will use reasonable endeavours to ensure the benefits and ties are available as advertised, but the cardbolder accepts that th

way that all or any of the benefits and facilities will be available at the time of the cardholder's visit ne cardholder further accepts that the Priority Pass Group of companies not liable for any loss to the cardholder, or any accompanying guest

any of the advertised benefits and facilities. Participating lounges have no obligation to announce flights and the held liable for any direct or indirect loss resulting out of any cardholde nd/or accompanying guests failing to board their flight(s). It is the untry being visited and to have the correct travel documentation for the

vision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited of vailable. In such cases the cardholder is responsible for paying an

elephone and Wi-Fi facilities (where available) vary from lounge to ounge and are provided at the lounge operator's discretion. Free usage o lephone facilities is normally limited to local calls only. Charges for an other lounge facilities are at the discretion of each lounge operator and th nittance to lounges is strictly subject to cardholders and any guests ermitted being in possession of a valid flight ticket and travel documents or the same day of travel. Airline, airport and other travel industry

mployees traveling on reduced-rate tickets may not be eligible for access

Outside the US, flight tickets must be accompanied by a valid by

pass for a departing flight, i.e. outbound passengers only. Please note

some lounges in Europe are located within designated Schengen areas of

Priority Pass (Cont.)

he airport which means that access is only provided to these lounge 32. By inputting payment card details for payment of the annual memb f cardholders are traveling between Schengen countries (an up to date list of Schengen countries is detailed at http://ec.europa.eu/dgs/ ome- affairs/what-we-do/policies/borders-and-visas/schenger

services it provides. If the cardholder has any concerns or complaints the Admittance to lounges is subject to cardholders and any guests if should contact Priority Pass, Priority Pass may monitor telephone calls to permitted (including children) behaving and dressing in accordance with the relevant lounge terms and conditions and any person not complying visit should be made within six months of the relevant lounge visit. with such terms and conditions may be asked to vacate the lounge 4 To make a complaint the cardholder can: acilities. The Priority Pass Group of companies is not liable for any loss a. Call Priority Pass on UK +44 208 680 1338, Hong Kong +852 2866 ffered by the cardholder and any guests where a lounge operato 1964, USA -Dallas +1 972 735 0536 has refused admission because the cardholder and/or guests have not Write to Priority Pass, PO Box 815, Haywards Heath, RH16 9LR, United complied with these conditions.

. To the fullest extent allowed by law, the Priority Pass Group of compani accepts no responsibility for the actions of the cardholder when using iny participating lounge and shall not be responsible for any person belongings brought into a lounge by cardholders. 21. Lost, stolen or damaged Priority Pass cards are to be notified immediate ard issuer, who shall be responsible for providing a replacement card. A

charge may be levied for any replacement card. membership or their payment card with the card issuer, the Priority Pass ard shall be invalid effective from the cancellation date or the expiry dat Any lounge visits made by a cardholder using an invalid card, including any guests, shall be charged to the cardholder. In the event that Priority Pass membership has been revoked due to the cardholder's payment car being cancelled, Priority Pass reserves the right to pursue legal action to ecover any outstanding charges. Cancellation of membership must be in writing to the Priority Pass office where the card was issued

. Renewal terms and conditions are at the sole discretion of Priority Pass. Priority Pass has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Gove espect of airline or airport security. 24. If the cardholder has agreed to automatic billing, Priority Pass membersh

. 25. If the cardholder has agreed to standard billing, Priority Pass membership will expire if the cardholder does not inform Priority Pass that they wish to enew their membership in writing prior to the end of the membership 26. The Priority Pass Group of companies shall not be held responsible for

any disputes or claims that may occur between the cardholder and/or any

such membership, in writing, at least 30 days prior to the end of the

shall not be liable for any costs, damages, losses or expenses related to or to terminate the Priority Pass Program. Where applicable a proportion nade provided revocation has not been made because of fraud or misuse

by the cardholder. 8. The cardholder agrees that s/he will defend and indemnify the Priori Pass Group of companies, its directors, officers, employees and agents collectively 'the indemnified parties') against and hold each inder arty harmless from all liabilities, damages, losses, claims, suits, udgments, costs and expenses (including reasonable legal fees) for injur to or death of any person or damage to or destruction of any property accompanying the cardholder, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified

or other tax liability of cardholders as a result of their Priority Pass tax adviser for further information. The cardholder is solely responsible for any tax liability as a result of Priority Pass membership. PLEASE NOTE: The benefits described in this document do not apply to Brazi . The Priority Pass website may contain links to websites, offers or programs that are operated or owned by third parties that are not part of or controlled by the Priority Pass group of companies. The Priority Pass ird party websites, or in relation to the redemption of any offers by third DISCLAIMER: The information contained herein is intended solely for parties. The Priority Pass group of companies shall not be liable for any informational purposes. It does not provide a complete description of all

ss or damage that may arise from the cardholder's use of any third party terms, conditions, limitations, exclusions, or other provisions of any program ebsites, offers or programs. 31. By using a Priority Pass card, the cardholder consents to any personal data

Service Association ww.prioritypass.com or available on written request to Priority Pass at Cutlers Exchange, 123 Houndsditch, London EC3A 7BU, UK

Visa Airport Companion

Conditions ("Terms & Conditions") page.

them before using our services

DEFINITION

1 GENERAL

e) Eligible Card means a valid Visa Platinum®, Visa Signature® or Vis inite® card issued by participating issuers in the program, as

ee, the cardholder accepts that these card details will be used for

he Priority Pass Group of companies is constantly trying to improve

5. Priority Pass will try to answer the cardholders query within five working

lays of receipt. If Priority Pass is not able to respond to your compla

keep the cardholder informed of the progress Priority Pass is making.

the extent permissible by local law or regulation these Conditio

aw and Priority Pass and the cardholder submit to the non- exclusive

8. Any provision of these Conditions of Use declared void or unenforceable

by any competent authority or court shall, to the extent of such invalidity

9. If there is any conflict in meaning between the English language version of

This description of coverage is not a contract of insurance or a policy an

intended to be a general informative statement of the coverage made vailable by Visa International Service Association and is updated to Januar

2021. Cardholders should consult their issuer to verify that coverage applies

their Visa card. These benefits only apply to Visa cards with international

nsurance Company and/or corresponding Reinsurer, if applicable. Complete

rovisions pertaining to these plans of insurance are contained in the Maste

the event of any discrepancy between the Master Policy(ies) and the

insurance is subject to the terms and conditions described here

and includes certain restrictions, limitations and exclusions, AIG, and/or

of any sanctions law or regulation such as, but not limited to, the sanctions

controlling entity, to any penalty under any sanctions law or regulation

Benefit amounts are identified in US Dollars. Payment of claims will be m

in local currency where required by law, with the official Foreign Exchange

If the cardholder makes any claim knowing it to be false or fraudulent in any

sued cards. For Latin American and Caribbean International Visa Card

ease check with your bank to verify what coverage applies to your Vis

r insurance benefits provided by, or for, or issued to Visa Internation

espect, he or she will no longer be entitled to the benefits of this protection,

dministered and enforced by the Office of Foreign Assets Control (OFAC)

onding Reinsurer, if applicable, will not be liable to provide a

licy(ies) on file with the Plan Administrator, Affinity Insurance

escription of the program, the policy will govern.

Rate published on the date the claim is paid.

to the payment of any claim made under this policy

these Conditions of Use and any version or translation of Use, the English language version shall prevail.

risdiction of English courts to resolve any disputes that arise out of ther

penforceability, he deemed severable and shall not affect the other

of Use shall be governed by and construed in accordance with Englis

appropriate in the circumstances.

Available for the following Visa cards

Core Benefits

/isa Infinite

Association.

riority Pass reserves the right at all times to make any changes to thes

ions of Use subject to giving cardholders reasonable notice as

payment for any lounge visits at the prevailing rate.

nformed to Users in the App. f) Lounge Access means lounge services at airports and railway everages, access to the Internet, newspaper & magazines and

Third Party Offers refers to existing offers facilitated by Vis nternational Services Association or any of its Affiliates ("Visa") such as (but not limited to) discounted city taxi services, roaming i-Fi), flight compensation, luggage wrap, Avis, Insurance o the third party website where the offer may provide further

DRAGONPASS SERVICES We provide the following services ("Services") to DragonPass Member (a) Lounge Access

n) Dining and Retail Discount Dining Coupon d) Transport

as well as for the unavailability of such products for any reason. 5.3 Dining coupon

> within the DragonPass network. The list of restaurants in the App shall prevail. (c) You will need to verify the amount to pay with restaurant staff before using. (d) Visa has neither any participation in establishing the prices of the services described, nor has any responsibility regarding (but not

5.4 Transportation Service (a) This service is available for Visa cardholders who have an eligible card for the pay as you go airport transportation service

(b) If your eligible Visa Infinite or Visa Signature Credit card is

ansportation service entitlements. e pay as you go transportation service is available at mos global airport locations. The service can be booked only in the

following routes: (i) from the personal address or office of the Use n International Airport in the available locations (ii) from t Any route shall take place without additional stops or stopovers partnership with Get-E International B.V. (operating as "GE

E") who act as an agent and technology provider between third ansport provider and Users. All drivers are licensed taxi rivate hire car companies that operate according to our Agency

minimum time of 12 hours in advance of scheduled service time via

11:59 p.m. the seven days of the week.

service please use contact us section or email at nce any reservation is made, you will receive with the reservation details. Driver and car details will be sent

via SMS 15 minutes prior to your pickup time with driver tracking Cancellation of transportation service shall be done via App scheduled time. If you cancel your service with less than 12 hours ou will lose your complimentary trip.

ime period or the User is not present at the time of pickup, it will result in the loss of a complimentary trip to the account k) Bookings cannot be changed or amended once made. If you need

to change your booking, please cancel and order a new one.

re you adhere to the cancellation and booking tim Visa cardholders will be able to book rides on a pay as you go basis (m) Waiting time for transportation services as per below

(iv) If your flight is delayed the driver will adjust the pickup time to

(i) For airport pickups, waiting time is 60 minutes based on scheduled pickup/flight arrival time. For home or office pickups, waiting time is 15 minute iii) If your flight is cancelled your refund will be issued within 14

our new arrival time. Drivers will monitor your flight (v) To avoid lengthy waiting times, it is advised that you make your booking for 45 minutes after your flight arrival time taking into account baggage collection, border control e (n) Neither Visa nor DragonPass will be liable for items left in vehicles

(o) No smoking, storing and consuming of illegal drugs are allowed in vehicles at all times The vehicle driver is responsible for the safety of the vehicle. If our conduct is found to be in breach of statutory regulations, you

vill be removed on the driver's authority. You will be liable for a

traffic delays, mechanical problems, weather, etc

damages caused to the vehicle during the hiring. agonPass, Get-E or Visa will not under any circumstances be iable for damages, losses, claims or costs of any kind the use of the transportation service by the User and / or the User In the event of a driver "No-show", please contact the driver using

the assigned contact details provided via SMS. If no contact car

e made, please reach out to the contact numbers provided in the DragonPass and its partners are not responsible for incorrect he User's responsibility to reserve enough time to get to the

nformation provided by passengers. It is the User's responsibility to provide the correct and accurate information in the reservation User must use the correct local time when making the booking User must check the pick-up and destination addresses, in case here are multiple addresses, terminals or hotels with the same

name in the area. iii. User must provide more specific details in the extra reques nformation field (e.g. Conference hall exit number, factory gate etter, information about security gate entry procedure, advice about an unmarked entryway to the back of the building, etc.), the pick-up location is not evident.

(m) DragonPass reserves the right to amend, revoke, vary or add to the telephone at his disposal, which is functional and switched on at the time of pick up. DragonPass will not be responsible for any inconvenienc or failure, which is caused because the User did not contac the contact number or the User cannot be contacted at th telephone number provided. DragonPass is not responsible ny inconvenience, or failure, caused by incorrect or otherwis-

> The User must verify the passenger and the luggage capacity of maximum number of the passengers the vehicle is allowed to Passenger and luggage capacity by car category:

Visa and DragonPass are not responsible for any inco

Visa Airport Companion (Cont.)

for guaranteed passenger comfort. In the event the User wishes to exceed the recommended luggage capacity, any inconvenience perienced is responsibility of the User (e.g. having to travel with on the local road and traffic safety regulations, or to protect the ca om damage. In case the service is denied due to su ets, or extra passengers, the booking will be charged in full, regardless of whether the passenger is able to use the transfer or

 Red by DUFRY is administered and owned by DUF Red by DUFRY is the leading Duty Free loyalty programm Customers can receive an in store discount at DUFRY Red

not limited to airport dining, retail, transport, hospitality, health and

conditions for the programme. Once registered for their Red by DUFRY Membership within

country of residence will be required by DUFRY in order to create and administer the account.

ignature cards issued in Chile and Peru. Airport trans ${\bf Dragon Pass\ reserves\ the\ rights\ to\ amend\ these\ Terms.\ The\ updated}$ service can only be used in the country of card issuance. Subject Terms will be uploaded on the App. s condition, transportation service is available in Lima. Peru and Santiago, Chile with the coverage set forth herein below 6.2 If you do not agree with these Terms, you may stop using our Services

with all the Terms For more detailed information of the Service Regulation and privacy policy, please visit DragonPass official website

. If you are found to be in breach of any law, rules or these Term that causes damage or loss to DragonPass or any third party, you will be solely liable for all damage and loss caused. If you suffer any loss due to service disruption by DragonPas

9 LIMITATION OF LIABILITY 9.1 In no event will DragonPass or Visa be liable for any direct, indirect special, punitive, exemplary, or consequential losses or damages of loss of profit or the like whether or not in the contemplation of the parti or whether based on breach of contract, tort (including negligence),

use of the App. Nothing in these Terms of Service shall exclude or limit DragonPass liability for death or personal injury caused by negligence or for fraud

liability for damages or losses that may result from events that occurr during or as a result of the execution of the Services, as well as related to the quality, guarantees for losses or damages caused by the use and

10 ACCEPTABLE USE POLICY

1.1 You agree not engage in any illegal activities which includes but no

(a) Incite racial hatred Spreading of cult or false religion

Spreading of rumor that destabilize the society

preading of pornography, violence and gambling Spreading of content that humiliate or harm others Alter or Delete DragonPass information without permissio (g) To clone, copy, sell or resell DragonPass service to others

TERMINATION

DragonPass may terminate use of the service at any time by giving notice Upon any termination:

Each User consents to the use of their name, address, telephone numb

responsibility under the privacy laws for the processing of Personal

ata Fach User authorizes DragonPass to send transmit and stor

the provision of the Services will be regulated by DragonPass' privac

licy https://en.dragonpass.com.cn/info/privacypolicy. Visa's use o

his Terms of Use shall be governed by the laws of the United Kingdor

San Luis, San Miguel, Santiago de Surco, Surguillo.

Hurtado and Peñaflor.

defined herein below.

ntitlement transportation service for Santiago, Chile cov

Metropolitan Area of Chile i.e.: Colina, Lampa, Puenta Alto, Sar

Bernardo, Cerrillos, Cerro Navia, Conchalí, El Bosque, Estación

lorida, La Pintana, La Reina, Las Condes, Lo Barnechea, Lo Espej

Lo Prado, Macul, Maipú, Ñuñoa, Pedro Aguirre Cerda, Peñalolé

San Miguel, San Joaquín, San Ramón, Santiago, Vitacura, Padre

following routes: (i) from the personal address or office of the Use

Santiago, as the case may be); or (ii) from the International Airpor to the personal address or office of the User. Any route shall take

and to the International Airport of the respective city (Lima or

Visa Infinite Users will have a maximum of four (4) one-way

transportation service entitlements, without additional stops of

Visa Signature Users will have a maximum of two (2) one-way

ansportation services entitlements, without additional stops o

stopovers. The car category available for Visa Signature is Comf

rdholders will also be able to upgrade their car type for a charg

omplimentary if they choose their Comfort Sedan car type or the

can use their entitlement to pay for some of the ride and select to pay the difference to upgrade to a different car. All upgrade fees will

be available in the app. Payment to be made via the saved Visa card

Sedan, as this term is defined herein below. However Signature

Visa Signature Users will have the option get their entire ride

topovers. The car categories available for Visa Infinite are Comfo

place without additional stops or stopovers.

nail address and any other information provided by such User in the

(a) the rights and licenses granted to you herein shall terminate; and b) you must cease all use of the software. PRIVACY

http://www.visa.com/privacy

GOVERNING LAW AND JURISDICTION

o ("Personal Data"). Visa and DragonPass consider themselves join covered damages to the Rental Car for periods up to 31 days. For the coverage data controllers in the light of the applicable privacy laws, and each ompany shall be individually responsible to assure the regularity of respective Personal Data processing activities. DragonPass will use Personal Data to provide the Services and agrees to take primar Who is covered?

The coverage is provided for covered loss to a Rental Car caused by the Rental sonal Data is subsidiary and will be regulated by Visa's privacy policy

> 1. the contractual liability assumed by the Visa Cardholder with the owner of the Rental Car;

ered vehicles are land motor vehicles with four wheels which the

Jesús María, La Molina, La Victoria, Lima, Lince, Magdalena del M Miraflores, Pueblo Libre, Rímac, Salamanca, San Borja, San Isidro,

Loss due to physical damage as a result of hail, lightning, flood or other weather-related causes

g. Attach all required documents

Actual Cash Value: the amount a Rental Car is determined to be worth based on its market value, age and condition at the time of loss. Cardholder: refers to a person who has an eligible and active Visa credit card

e must request the following from the auto rental compan Copy of the Visa account statement where the full charge for the car

ratio of total repair time to total time the vehicle is in the vendor/provide Copy of the final auto rental agreement (front and back) Rental Car Agreement: the entire contract an Insured Person receives when renting a car from a rental car agency which describes in full all of the term and conditions of the rental, as well as the responsibilities of all parties under

Person has rented for the period of time shown on the Rental Car Agreement It includes Light Trucks and/or Pickup Trucks that are not being use for commercial purposes and Vans with capacity of up to ten (10) people It does not include: 1) vehicles not required to be licensed: 2) antique cars (meaning cars which are over 20 years old or have not been manufactured for 10 or more years); 3) limousines; 4) expensive or exotic cars including but not limited to Aston Martin, Bentley, DeLorean, Ferrari, Jensen, Lamborghini, If you need to submit a claim or have questions regarding this program

• Trucks, Light Trucks and/or Pickup Trucks that are being used for Antique cars (over 20 years old or have not been manufactured for ten

Expensive or exotic cars, including but not limited to as Aston-Martin. entley, DeLorean, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls-Royce. Motorcycles, mopeds, motor bikes, bikes, campers, trailers, golf carts

Rental Car: a land motor vehicle with four or more wheels which the Eligible

• Any obligation assumed by the Cardholder under other agreements. Vehicles that do not fit the definition of covered vehicles • Any collision that occurs while the Visa Cardholder is in violation of the

· Leases and mini leases. • For rental agreements in excess of 31 days there is no coverage after the

• Injury to any person or damage to any object that is inside or outside the

Any loss which occurs while the Rental Car is off-road (meaning any

surface which is not a regularly maintained state or government road

• The cost of the insurance coverage purchased through the auto rental

ime at which the Rental Car is located on an unpaved surface of

If a Visa Cardholder is involved in an accident or the Rental Car is stolen, he

or she should call the Claims Administrator immediately. A representative

he auto rental company might require the Cardholder to pay for damage

Cardholder directly for the covered amount after the claim is processed.

representative may have and will send the Cardholder a claim form

Your Guide to Benefits Package

Beyond Ultimate Visa of FirstBank

Basic Benefits

F03-P816-3 -0121

Auto Rental Insurance

to be applicable, the Cardholder must decline the Collision Damage Waiver (CDW) or similar coverage offered by the auto rental company. Personal Liability. The Cardholder and any additional authorized drivers designated in the Rental of guilt, being prosecuted or found guilty by a court of law of being under the influence of drugs or intoxicating substances, or as a result of illegal

rental vehicle.

Confiscation by the authorities

How is the claim submitted?

Car's collision with another object or its overturn, and for physical damage as a result of hall, lightning, flood or other weather-related causes. Coverage is provided for the lower of:

• The operation and care of the vehicle contrary to the terms of the auto 2. the Actual Cash Value, subject to any maximum amount, as may be

Visa Cardholder has rented for a period of time shown on the Rental Ca Agreement, Coverage is provided for vans only if they are standard van: h standard equipment and are designed to carry a maximum of 8 people, verage is also provided for equipment or accessories installed in the van for

ental company coverage, the Visa coverage will be "secondary" to the auto ental company coverage and will be responsible for any gap between the auto rental company coverage and the damages for which the Cardholder is Visa Rewards Program is covered as long as a valid and verifiable Rental Car

Administrative fee charged by the rental company

s charged to an Eligible Card. The Cardholder or beneficiary can open a claim using the Visa Benefits Portal www.visa.com/benefitsportal a. Once in the landing page of the Benefits' Portal, please click on "Login' or "Enroll"

b. Click on "Claims" Loss due to accidental fire as long as the liability rests with the c. Click on "Create Claim" d. Choose a Product from the drop down menu

Complete all requested information and click on "Save" This step

case you have any questions or doubts on any step of the process, contact

As soon as the accident occurs or the Cardholder returns the rental vehicle, he Reasonable and Customary Charge: a charge in an amount consistently

> A copy of the Police or Traffic Authority Report (if a third party is • Copy of the initial auto rental agreement (front and back

> > Copy of the auto rental reservation confirmation. A copy of the final itemized repair invoice.

· Additional documentation may be required. Cardholder must report any claim within 90 days of the incident The Cardholder is the only person allowed to open a claim.

contact the Claims administrator, 24 hours a day, 365 days a year by

Indemnity or reimbursement navments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, f applicable. Otherwise, the exchange rate will be applied as disclosed by ne Central Bank or corresponding entity, on the date the Insured made th ment to the service provider or made his/her purchases in cash If the Cardholder makes any claim knowing it to be false or fraudulent in any

respect, he or she will no longer be entitled to the benefits of this protection

his description of coverage is not a contract of insurance or a policy and

General exclusion

Whenever you need emergency service or answers, call the **Benefit Administrator**, 24 hours a day, 365 days a year.

vehicles (motor homes).

Lotus, Maserati, Porsche, Rolls Royce,

What is not covered

Rental Car Agreement Losses covered by any insurance coverage and/or collision damage insurance purchased through the car rental agency.

Gradual wear and tear due to normal use or mechanical problems.

Which are the Priority Pass Program most frequent questions How does the Priority Pass cardholder gain access to one of the participating When cardholder visits a lounge, they present their distinctive

What is Priority Pass policy for taking guests into a lounge?

What is Priority Pass policy for taking children into a lounge?

How can the cardholder obtain lounge information?

a. Cardholders can check lounge information in the Priority Pass website o. The Priority Pass lounge directory details exactly how to find a lounge wit a full list of all the facilities in the lounge and opening hours. The Priority Pass app is free to download on the App Store, Google Play and BlackBerry World. The app allows the cardholders to search the Priority Pass database of over 850 airport lounges.

'landside" or "airside", what does that mean? ndside and airside refer to the location of the lounge in relation to the airpor

If the Jounge has a card reader machine, the Priority Pass card will be swipe

At most participating lounges, additional charges can be paid using the Visa However, the method of payments is dictated at the discretion of the lour

onding Digital Membership Card, they agree to and accept these ons of Use. These Conditions of Use will prevail over any other ns and conditions provided to the cardholder in relation to use of the

unge visits are subject to a per person per visit charge. Where applicab endent upon membership plan), all such visits, including those by mpanying guests, shall be debited to the cardholder's payment card l Priority Pass or (ii) the card issuer as per the rates and terms notified by Priority Pass or (ii) the card issuer to the cardholder in respect of their

between the cardholder and the card issuer nor for any loss incurred by the ardholder relating to any lounge visit charges debited by the card issuer

ass of such termination

ne lounge staff, will where appropriate, make a voucher imprint/log entr of the Priority Pass card, and the cardholder is responsible for ensuring the 'Record of Visit' voucher/receipt/log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicate the control of the control

ndle the device. Priority Pass accepts no liability for any damage caused t all lounges on the Priority Pass program accept the Digital Membership 9. Priority Pass makes no representations as to any income, use, excise

2. Access to the lounges for children and the fees for such visits varies across e lounges and the cardholder is advised to check the individual loung All participating lounges are owned and operated by third party

ne lounge staff. (See individual lounge descriptions for details).

When you read these Terms & Conditions, please note that the term "you", "your" and "User(s)" refer to the person(s) named on the Card(s). The terms "we", "our", "us" and "DragonPass" refer to DragonPass

using the Service, you will be known as the "DragonPass Member"

.4 By using our Services, you are agreeing to these terms. Please review

Dining coupon refers to the mode of payment services available

(d) DragonPass Membership Credential means any digital

ne App for purchases made at participating merchant outlets.

service mark of DragonPass issued by us pursuant to this Terms &

International Ltd. located at 173a Ashley Road, Hale, Altrincham

Visa Airport Companion Terms and Conditions Serviced by DragonPass

Welcome to DragonPass International Ltd ("DragonPass") Terms δ

The Services (as defined below) are provided by DragonPass

1 In this Terms & Conditions: (a) App or Application means the Visa Airport Companion mobile application, available to download on iOS and Android. (b) **Dining and Retail Discounts** means discounts, offers and privileges offered at participating food and beverages and Retail outlets for

ormation or may be redeemed. n) Transport service means the integrated taxi service supplied b

You are obliged to provide complete and truthful information at all times

2 To register for DragonPass and access the Services, you need to be 18

REGISTRATION OF DRAGONPASS ACCOUNT

(a) You are required to be physically present and your DragonPass nembership must be verified by the restaurant staff in order to use the restaurant dining coupon. (b) Dining coupon(s) can only be used at participating restaurant

without any liability

Visa Airport Companion (Cont.)

keep it that way at all times.

parred from doing so under any applicable laws and be the owner of an

submit to DragonPass is true, accurate, and complete, and you agree to

cole discretion with no refund if information provided is considered by

1.3 DragonPass has the right to suspend or terminate your account at its

4.5 Neither Visa nor DragonPass will be held responsible if your account is

4.6 You are not allowed to transfer DragonPass membership for registration

that is given by partners. You can request to terminate your DragonPas

mbership by contacting DragonPass Support Service through the

(a) Pricing of lounges is displayed in the App at the time of purchase

(c) You are required to display your DragonPass Membership

(d) Cardholder lounge access and Guest lounge access (inclusive of

(e) All purchased Lounge visits can be used until the DragonPass

(f) Your guests are required to be on the same flight to enjoy lounge

(g) Lounge service will be free of charge for children below 2 years old

(h) DragonPass may amend the lounge visit charges from time to tim

and the latest charge listed on the Application shall prevail.

Availability of lounge services are subject to the capacity of

All Lounge access are set at 2 hours per visit, per entry unless

Lounge operators and may not be available in the event of high

(k) Neither Visa nor DragonPass will be liable for any losses caused b

missing of flights or flight delay due to use of Lounge service(s

(I) You will be liable for any damage to the lounge operator caused by

m) Visa is not responsible for any amendments regarding lounge visi

(b) All offers, privileges and/or promotions are open to all DragonPass

(c) To enjoy the offers, please present your physical or digital

list of participating outlets are available on the Application

(d) All offers, privileges and/or promotions are subject to availability

(e) All offers, privileges or discounts listed may be subject to prevailing

ernment taxes and services charges, where applicable

changeable for cash, credit or other goods and services and are

(f) All offers, entitlements, discounts, vouchers and privileges are not

(g) All complimentary gifts or items (if anv) are on while-stocks-la

(h) DragonPass and its merchants reserve the right to replace the

other items of any kind and are not transferable.

oplicable, without prior notice to the User.

basis and are not refundable or exchangeable for cash, credit or

complimentary gift or item (with an item of similar value) if it is

i) All offers, privileges or discounts listed are subject to participating

nerchants' terms and conditions. Participating merchants reser

privileges and/or promotions at any time without prior notice.

Goods and/or services (including any complimentary gifts) are

provided solely by the participating merchants, under such terms

nd conditions as determined by such participating merchants

ragonPass and Visa make no warranty or representation as to th

merchant's goods and services (including any complimentary gifts

merchant and shall be resolved directly between the User and the

ivileges and/or promotions are final and binding and no further orrespondence will be entertained.

articipating merchant, DragonPass and Visa shall not take an

DragonPass's decision on all matters relating to the offers

(n) Visa has neither any participation in establishing the prices of the

nited to) offers entitlements discounts youchers and n

services described, nor has any responsibility regarding (but not

All dispute or feedback in relation to the participating merchants

and/or their goods and services should be directed to the releva

unavailable at the time of purchase/confirmation of order, where

charges or unavailability of lounge services for any reason.

you or by your guests while using the lounge service.

traffic caused by flight or train delays or other reasons outside o

For children, above 2 years old, standard charges apply.

access using the same DragonPass membership.

its date of expiry. The membership may not be used by any persor

Credential to enjoy your lounge service. List of lounges are available

ion-inclusive in program entitlement) will be determined by your

DragonPass to be false, incorrect and/or incomplete

following channels: support@dragonpassuk.com

DRAGONPASS SERVICE REGULATION

other than the named cardholder.

on the Application

5.2 Dining and Retail Discounts

within the App.

members unless otherwise stated.

and a while-stocks-last basis.

4.4 You are solely responsible to maintain your account information

terminated due to account information not being updated.

limited to) dining coupons, as well as for the unavailability of such

or failure, caused if the User reserves a vehicle, which does no match his needs. The maximum passenger capacity cannot be 9.2 DragonPass or Visa is not liable to you for any damage or alteration xcluded or limited under the applicable law.

product liability, or otherwise.

r must provide DragonPass with the correct information about your arriving connection (e.g. flight number). is important that the User can communicate with the driver

or any of its governing terms in its absolute discretion at anytime nvalid contact information provided. DragonPass will always sen booking. If the User did not receive the confirmation email for the booking within minutes of placing the order, he should reach out the contact number in the transportation section of the App t ceive all the necessary information for the booking.

> arry, b) Check the maximum number of luggage the vehicle is Comfort Sedan: 3 Passengers and 3 total pieces of luggage Comfort Minima: 6 Passengers and 6 total pieces of luggage

> Business Sedan: 3 Passengers and 3 total pieces of luggage

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5.5. Third Party Offers (a) All DragonPass partnerships offers, privileges or discounts listed on the App are subject to individual participating merchants' terms and ons, as indicated in the App. Participating merchants terms and conditions may be subject to change without prior notification and partnership offers, privileges or discounts may be added at any without prior notice. In any case, changes will be published in the App. This applies to all partner market segments including b

> b) Red by DUFRY Membership DragonPass offer Visa Airport Companion members the ability have a complimentary Red by DUFRY membership as part

d. In order for Cardholders to receive their complimentary Red by DUFRY Membership they must accept the terms and

the App, cardholders will be able to access their membership within the Visa Airport Companion App.
To use their membership cardholders must show their QR code at the point of sale during their purchase.

At any time cardholders can ask for their Red by DUFRY membership and data to be deleted by contacting the suppor) The entitlement service is available for Visa Infinite and Visa 6 DRAGONPASS RIGHTS FOR AMENDMENT

LIABILITY FOR BREACH OF CONTRACT You have agreed to safeguard the interests of DragonPass and other

Once you continue to use our Services, it means that you have agreed

DragonPass will only be liable for any direct loss caused by service

handheld devices, or mobile telephones, as a result of the installation or or fraudulent misrepresentation or any other liability which cannot be

9.4 The User agrees and recognizes that DragonPass is the sole responsible 9.5. Visa is not the provider of any of the Services. Visa and its affiliates are not responsible for use of any of the Services. Visa and its affi are also not responsible for judicial, extrajudicial or any other type of proceedings that may be instituted in relation to a claim of any type of

If you want to receive the Spanish version of this insert, please call Customer Service at 1-855-701-2265.

1-800-VISA-911

VISA

u agree to submit to the exclusive jurisdiction of the United Kingdom shown in the Benefit amount table; Appendix A to DRAGONPASS TERMS OF SERVICE 3. the Reasonable and Customary charges of repair or replacement. Benefit amount Core Benefits / Coverage Area

the purpose of assisting a handicapped driver. his coverage is "primary" . If the Cardholder is unable to decline the auto Entitlement transportation service for Lima, Peru covers the Metropolitan Area of Lima i.e. Ate Barranco Breña Chorrillo

Relevant definitions

The following specific costs are covered Damage due to collision. . Theft of vehicle and related charges · Malicious vandalism charges.

> e. Choose the benefit you need to file a Claim for and agree to all terms Towing charges as long as such charges result directly from a covered

> > h. Click on "Submit"

area and which reflects the complexity of the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provider to repair the damaged vehicle (as measured by the

Copy of national identity document.

ontacting the customer service telephone number on the back of your Visa

Member Companies of AIG Insurance Company and/or corresponding (low speed vehicles - neighborhood electric vehicles) and recreational 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 Member Companies of AIG Insurance mpany and/or corresponding Reinsurer, if applicable, its parent compa or its ultimate controlling entity to any penalty under any sanctions law or General program provisions

s intended to be a general informative statement of the coverage made available by Visa International Service Association throughout the Latin should consult their issuer to verify that coverage applies to their Visa card

Auto Rental Insurance (Cont.)

policy is on file at the offices of Visa International Service Association. nsurance coverage is underwritten by approved Member Companies of AIC Insurance Company and/or corresponding Reinsurer, if applicable. Complete rovisions pertaining to these plans of insurance are contained in the Master licy(ies) on file with the Plan Administrator, Affinity Insurance Services, I on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern.

This insurance is subject to the terms and conditions described herei and includes certain restrictions, limitations and exclusions, AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any overage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions of the U.S. Treasury Department, which would expose AIG, and/or any

orresponding Reinsurer if applicable, its parent company or its ultimate

Travel Accident Insurance

rdholders, their spouses and dependent children under 23 years of age What is not covered? or a maritime or land conveyance operated by a licensed Commo fare has been paid with the cardholder's valid Visa card.

The Insured Person has this coverage when using a Common Carrier

issuance and they are charged in their entirety to an eligible Visa card. earned as direct result of charges made with an eligible Visa Card will be covered. The bank will have to send a letter to guarantee that the points

d by the insurance.

oss of both hands or both feet, or the sight of both eyes, or speech 100% and hearing in both ears, or one hand and one foot, or either hand or foot, and sight of one eye

speech or hearing in both ears

Company will pay the single largest benefit amount applicable, The death benefit will be paid to the beneficiary designated by the Insured Person, or if there is no such designation, to the first surviving beneficiary scheduled on the policy, as follows

Spouse*, or, if none,

Parents, in equal shares, or, if none, Siblings, in equal shares, or, if none.

For losses resulting from the Insured Person being unavoidably expo

What do I need to be covered?

excess of any other valid and collectible insurance. Relevant definitions

Common Carrier Conveyance: Any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket

must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines. Covered Trip: An international or domestic trip (where applicable), regardless of its origin and destination, where an Insured Person's full fare for a Common

Insured Person: Visa cardholders, their spouses and dependent children under Spouse: Husband or wife or domestic partner of the Cardholder as legislated

d/or regulated by the local law and who is living at the same residence as a Cardholder in the Cardholder's Home Country.

Visa Rewards Program: All frequent flyer, rewards and complimentary Common Carrier Conveyance tickets are covered if there are taxes and/or fees associated with the ticket issuance and they are charged in their entirety to an

n the loyalty program were generated by the use of the

eligible Visa card. If there are no taxes or fees, or they are paid with rewards oints, only tickets earned as direct result of charges made with an eligible isa card will be covered. The bank will have to send a letter to gu

Benefit amount Core Benefits / Benefit Amount

Visa Infinite* USD 1.500.000

Visa card covered by the insurance.

ontrolling entity, to any penalty under any sanctions law or regulation 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.

If the Cardholder makes any claim knowing it to be false or fraudulent in an respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy. PLEASE NOTE: The benefits described in this document do not apply to Brazi

cards. For Latin American and Caribbean International Visa Cards. eck with your bank to verify what coverage applies to your Visa Card **DISCLAIMER:** The information contained herein is intended solely for conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International Service

Insured emotional trauma, mental or physical illness, pregnancy, childbirth

Wounds suffered by the insured while traveling in a taxi or getting in or out

The cardholder or beneficiary can open a claim using the Visa Benefits Portal:

a. Once in the landing page of the Benefits' Portal, please click on "**Login**"

e. Choose the benefit you need to file a Claim for and agree to all terms

Complete all requested information and click on "Save". This step

or abortion, bacterial or viral infection (except for bacterial infection

contaminated substance, or any physiological dysfunction;

How is the claim submitted?

www.visa.com/benefitsportal

or "Enroll"

b. Click on "Claims

h. Click on "Submit"

Claim documentation

Click on "Create Claim"

creates the claim case number.

Attach all required documents

d. Choose a Product from the drop down menu

ured Person) with this benefit will be covered worldwide against accidental bodily injuries, which are the sole cause of loss of life or dismemberment while raveling, boarding or descending from an aircraft operated by a scheduled nveyance duly authorized to transport passengers, provided the full trave

provides that type of transportation within its facilities. All frequent flyer, rewards and complimentary Common Carrier Conveyanc tickets are covered if there are taxes and/or fees associated with the ticket there are no taxes or fees, or they are paid with rewards points, only ticke

cquired in the loyalty program were generated by the use of the Visa card

If body injuries cause death or dismemberment, including loss of sight, speech us via Chat. Loss / Percentage of benefits payable

Accidental loss of one hand or one foot, or the sight of one eye, or 50%

Accidental loss of index finger and thumb on same hand If the Insured Person has multiple losses as the result of one accident, the

Children**, in equal shares, or, if none.

Executor or administrator appointed by local courts

Spouse means legal husband or wife or domestic partner legally recognized in the country where the car sued of the named cardholder or insured. lements due to an accident, the benefits will be payable as if resulting from a

y, Loss must occur within 365 days of the accident The Company will pay the benefit for loss of life if the body of an Insured erson cannot be located within one year after the forced landing, stranding sinking or wrecking of a Common Carrier Conveyance in which such person was a passenger, then it shall have suffered loss of life within the meaning of

nust possess a valid and active Visa card and use it to purchase the enti ravel fare(s) and / or through the Visa Rewards Program. Coverage is in

ier Convevance has been paid with the valid Visa card and/or Visa

revolution, usurped power or action taken by governmental auth hindering, combating or defending against such an occurrence; 8. Any claim occurring as a result of participating in military, naval or air

. Accident occurring while a passenger on; or operating; or learning to operate or serving as a member of the crew of any aircraft except a

10. Accident or claim occurring as a result of participation in any professiona

 Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle in skydiving/parachuting hang glidi

bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc); Accident or claim occurring while under the influence of drugs, alcohol or

other intoxicants unless prescribed by a Physician and taken as prescribed or the treatment of alcohol or drug abuse, addiction or overdose; 13. Depression, anxiety, mental or nervous disorder or rest cures:

14. An Insured travelling against the advice of a Physician; 15. Injury to which a contributing cause was the commission of, or attempt to 16. The use, release or escape of nuclear materials that directly or indirectly

avel Accident Insurance (Cont.)

18. Member Companies of AIG Insurance Company and/or corre 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 nctions law or regulation which would expose Member Comp parent company or its ultimate controlling entity to any penalty under any anctions law or regulation.

is description of coverage is not a contract of insurance or a policy an is intended to be a general informative statement of the coverage made hle by Visa International Service Association and is undated to 2021. 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 policy is on file at the offices of Visa International Service Insurance coverage is underwritten by approved Member Companies of AIG

provisions pertaining to these plans of insurance are contained in the Master on hehalf of Visa International Service Association in Miami, FL LISA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern

PLEASE NOTE: The benefits described in this document do not apply to Brazil

Policy(ies) on file with the Plan Administrator. Affinity Insurance Services, Inc., conditions, limitations, exclusions, or other provisions of any program or

of any sanctions law or regulation such as, but not limited to, the sanction ministered and enforced by the Office of Foreign Assets Control (OFA) of the U.S. Treasury Department, which would expose AIG, and/or as corresponding Reinsurer if applicable, its parent company or its ultimat controlling entity, to any penalty under any sanctions law or regulation. nefit 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 If the cardholder makes any claim knowing it to be false or fraudulent in an espect, he or she will no longer be entitled to the benefits of this protection nor to the payment of any claim made under this policy.

ssued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to your Visa Card. **DISCLAIMER:** The information contained herein is intended solely for informational purposes. It does not provide a complete description of all terms,

Visa Luxury Hotel Collection

Visa Luxury Hotel Collection is comprised of some of the world's most intriguing and prestigious properties.

Visa Luxury Hotel Collection is comprised of some of the world's most exclusively for Visa Platinum, Visa Signature, and Visa Infinite cardholders Gathered together by Visa invitation and appraised annually, all propertie rom boutique gems to world-famous hotels, provide guests an exc unique collection of benefits, specially designed to offer an unparalleled

Exclusive benefits

Infinite cardholders the most complete benefit program for the worlds best

· The best available rate · Automatic room upgrade upon arrival, when available

VIP Guest status

Free in-room Internet

Visa Concierge

• USD 25 food or beverage vouche

• 3 PM check-out when available Copy of account statement for the Visa card showing the total charge

 for the ticket/s. Copy of itinerary or ticket from the Common Carrier Conveyance showir the total charge for the ticket/s.

In case you have any questions or doubts on any step of the process, contact

Certified copy of death certificate, police report, autopsy report and any newspaper clippings.

 Copy of national identity document. nent proving the relationship of Insured Persons with the cardholde

(Beneficiary)

Notes

 Cardholder must report any claim within 90 days of the incident. The cardholder is the only person allowed to open a claim. 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 l

acting the customer service telephone number on the back of your Visa Indemnity or reimbursement payments will be made in national currency a in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by

the Central Bank or corresponding entity on the date the Insured made th payment to the service provider or made his/ her purchases in cash. If the cardholder makes any claim knowing it to be false or fraudulent in an nor to the payment of any claim made under this policy.

Suicide, attempted suicide or intentionally self-inflicted Injury:

Sickness unless specifically covered in the Policy; Congenital anomalies and conditions arising out of or resulting there from: Elective cosmetic or plastic surgery unless Medically Necessary as the result of an Injury;

Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury; 6 Bacterial infection except bacterial infection of an Injury or except bacteria

Any claim occurring as a result of War civil war invasion insurrection

semi-professional or interscholastic team sports or any bodily contact

results in nuclear reaction or radiation or radioactive contamination; or the

his insurance is subject to the terms and conditions described here liability policy:

General program provisions

Important notice

e coverage are provided by third parties. Visa is not an insurance ovisions concerning the insurance plans is detailed in the policie

ransportation.

Specialty service referrals

arranged on cardholder's behalf.

s and features, and other disclosures and issuer practices are in full compliance w ble federal, state, and local laws, regulations, and other legal requirements. Issue

We can provide bus and taxi services and train schedules at the cardholder

equest. Personal assistant can also provide cardholder's with referrals

While the cardholder is planning a trip or is overseas, we can help by

providing referrals to interpreters, dog walkers and health and fitnes

rdholder's Concierge request. All expenses will be debited, in some

ases in advance of purchase, to cardholder's, irrespective of the succes

he search and/or cardholder's acceptance of the goods and/or se

service; in some instances written authorization may be required.

When goods or services are purchased on cardholder's behalf:

for re-sale, professional or commercial purpose

virtually impossible or unfeasible:

oncierge specialists will seek cardholder's authorization prior to arranging

Items will be purchased and/or delivered in accordance with national and

TEN Lifestyle Management recommends that they be insured for mailing

and shipping and accepts no responsibility for any delay, loss, damage of

Cardholder is at all times responsible for customs and excise fees and

TEN Lifestyle Management cannot undertake any request we consider to

Visa Concierge reserves the right to decline or stop working on a request at

any time and will not be liable for any consequences if the request involve

ndeavor to offer an alternative. Visa Concierge will endeavor to use at all

imes providers which are professionally recognized and in Visa Concierge

legal activity. If a request is declined, we will alert the cardholder and

experience reliable: in instances where a requested service can only be

will inform cardholder of the potential risks. Should cardholder nevert

or the resolution of any dispute with the service provided

wish to utilize the services of such a provider. Visa Concierge accepts no

hility whatsoever for the risks undertaken, consequences arising thereo

Cardholder will be responsible for all costs and expenses related

+1-303-967-1098 from the rest of the world.

The Visa Concierge service is available 24 hours per day, 365 days per year, Travel arrangements and luxury transportation make reservations for theatre plays or provide any other information or assistance that cardholders may need anywhere in the world. You can

In order to be eligible for the services and benefits described below your encourage you to review the benefits of you Visa card with your bank for further details.

Reservations through the website www.visaluxuryhotelcollection.com or

Visa Concierge 1-800-396-9665 (call toll free from the U.S. and Canada) of

Cost of the assistance services provided The Visa Concierge service can assist with the following requests: Travel information and arrangements Visa Concierge can help you plan your trip from start to finish with anythin

elated to travel such as airport transfers, hotel reservations and booking city tours, auto rental, etc. as well as make recommendations to your itinerary and help you figure out your best travel options.

Cultural information Provides information on local city events and attractions such as concel theater and sporting events overseas. Also provides information on your

tination prior to travel including essential cultural information such a protocol and etiquette.

Restaurant referrals and reservations Access to a broad network of distinctive dining restaurants domestically

or while traveling overseas. If you are looking for that special restauran with a panoramic view for a unique dining experience, we can refer you to the proper facility and assist with reservations when available. We wil

of cuisine, hours of operation, attire required, pricing range, general menu options, etc. Entertainment information and arrangements

subject to risk, i.e., illegal sources; Assist with ticket referrals for opera, ballet, theater, concerts, sporting a violation of the privacy of another person: events and museums. If information is not enough, we can assist with tickets a violation of national and international laws; arrangements and pre-paid dinning arrangements unethical and/or immoral; Business service referrals and arrangements price-shopping for discounted items.

While the Visa cardholder is traveling, Concierge service can help by providing: interpretation or referrals to translators husiness ed rental (computer, cellular phone, etc.), essential cultural inform protocol and etiquette.

Golf course referrals and reservations Visa Concierge will provide information and referrals and tee times to public and semi-private golf courses in major citie

Leisure activity information and assistance Tours and sightseeing Recreational sports informatio

· Referrals to health and fitness clubs Visa Concierge service is provided by TEN Lifestyle Management TEN Hard to find items We will assist the cardholder with locating hard to find items such as out of does not fulfill his obligations to the cardholder. print books, art objects, and specialty items. We can make arrangements for

and includes certain restrictions, limitations and exclusions, AIG, and/or v corresponding Reinsurer, if applicable, will not be liable to provide an

with your eligible Visa Card is lost and determined to be unrecoverable by the Common Carrier Conveyance, this benefit will pay the amount ndependent of the number of "checked" baggage. This applies to Baggage Loss on any Covered Trip, domestic or international What do I need to be covered? ou must possess a valid and active Visa card. The entire travel fare

Relevant definitions Common Carrier Conveyance: Any land, water or air conveyance

aggage Delay

What do I need to be covered?

Visa Concierge (Cont.)

If the checked baggage does not arrive at the intended destination on the icket for with your eligible Visa card will be qualified to receive the amount

You must possess a valid and active Visa card and use it to purchase the ntire travel fare(s) or through the Visa Rewards Program Palayant definitions Common Carrier Conveyance: Any mode of transportation by land, water or

air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel . Does not include taxi, limousine service, commuter rail or commuter bus lines. overed Trip: An international or domestic trip (where applicable), regardless of its origin and destination, where an Insured Person's full fare for a Common arrier Conveyance has been paid with eligible Visa card and/or Visa

ommon carrier tickets are covered if there are taxes and/or fees associate with the ticket issuance and they are charged in their entirety to an eligible If there are no taxes or fees or they are paid with rewards points only tickets ned as direct result of charges made with an eligible Visa card will be covered. The bank will have to send a letter to guarantee that the points

acquired in the loyalty program were generated by the use of the Visa card

Visa Rewards Program: All frequent flyer, rewards and complimentary

What is covered? This coverage is for travel that has been purchased with the eligible Visa card

The baggage must be properly checked with and under the possession, care, custody and control of the common carrier during a Covered Trip: Insurance benefits are provided for Covered Trips: Baggage which appears to be delayed, must be formally notified to the

common carrier immediately and a claim must be filed with the Common

lights returning to the original point of departure or to the city in which

Carrier Conveyance. What is not covered?

program, the following are excluded:

he insured resides. Inherent vice or damage to bagga Confiscation or expropriation by order of any government or public

4. Seizure or destruction under quarantine or custom regulation: Radioactive contamination; 5. Usurped power or action taken by governmental authority in hindering.

combating or defending against such an occurrence 7. Transporting contraband or illegal trade. Benefit amount Coverage applies up to a maximum amount depending on your card type, as

stated in the tables below. Core Benefits / Benefit Amount

This description of coverage is not a contract of insurance or a policy and /isa Infinite USD 500 s intended to be a general informative statement of the coverage made How is the claim submitted? The cardholder or beneficiary can open a claim using the Visa Benefits Portal: o their Visa card. These benefits only apply to Visa cards with international www.visa.com/benefitsportal Once in the landing page of the Benefits' Portal, please click on "**Login**" or

b. Click on "Claims" c. Click on "Create Claim" Choose a Product from the drop down men e. Choose the benefit you need to file a Claim for and agree to all terms and Inc., on behalf of Visa International Service Association in Miami, FL, USA.

description of the program, the policy will govern. . Complete all requested information and click on "Save". This step creates This insurance is subject to the terms and conditions described herein g. Attach all required documents any corresponding Reinsurer, if applicable, will not be liable to provide any verage or make any payment hereunder if to do so would be in violation n case you have any questions or doubts on any step of the process, contac my sanctions law or regulation such as, but not limited to, the sanction administered and enforced by the Office of Foreign Assets Control (OFAC) Claim documentation of the U.S. Treasury Department, which would expose AIG, and/or any

Copy of the Visa account statement showing the total charge for the ticke A copy of the common carrier ticket as proof that the full travel fare has

been charged to your Visa card. Report provided by the transport company declaring haggage delay Copy of national identity documen

· Additional information may be required.

Cardholder must report any claim within 90 days of the incident The cardholder is the only person allowed to open a claim. If you need to submit a claim or have questions regarding this program, ontact the Claims administrator 24 hours a day 365 days a year by

ontacting the customer service telephone number on the back of your Vis

rms, conditions, limitations, exclusions, or other provisions of any program insurance benefits provided by, or for, or issued to Visa International ndemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card atement, presented by the cardholder, as proof of expenses or purcha

if applicable. Otherwise, the exchange rate will be applied as disclosed by the payment to the service provider or made his/her purchases in cash. as stated in the Benefit amount table independent of the number of "checked" the cardholder makes any claim knowing it to be false or fraudulent in any nor to the payment of any claim made under this policy.

hindering, combating or defending against such an occurrence;

O. Accident or claim occurring as a result of participation in any profe

semi-professional or interscholastic team sports or any bodily contact

. Accident or claim occurring as a result of participation in contests of

while riding on a motorcycle (greater than 100 cc);

4. An Insured travelling against the advice of a Physician:

speed using a motorized vehicle or bicycle: in skydiving/parachuting, han

sliding, bungee jumping, scuba diving, mountain climbing, pot-holing or

Accident or claim occurring while under the influence of drugs, alcohol or

other intoxicants unless prescribed by a Physician and taken as prescribed

15. Injury to which a contributing cause was the commission of, or attempt to

16. The use, release or escape of nuclear materials that directly or indirectly

17. Any expenses covered under any workers compensation or employer

8 Member Companies of AIG Insurance Company 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

nctions law or regulation which would expose Member Companies

AIG Insurance Company and/or corresponding Reinsurer, if applicable, it

parent company or its ultimate controlling entity to any penalty under any

21. Cardholders should consult their issuer to verify that coverage applies

capability. This policy is on file at the offices of Visa International Service

Insurance coverage is underwritten by approved Member Companies of AlG

Insurance Company and/or corresponding Reinsurer, if applicable. Complete

rovisions pertaining to these plans of insurance are contained in the Maste

n the event of any discrepancy between the Master Policy(jes) and the

controlling entity, to any penalty under any sanctions law or regulation.

Rate published on the date the claim is paid

Benefit amounts are identified in US Dollars. Payment of claims will be made

n local currency where required by law, with the official Foreign Exchange

If the cardholder makes any claim knowing it to be false or fraudulent in any

to the payment of any claim made under this policy.

spect, he or she will no longer be entitled to the benefits of this protection

PLEASE NOTE: The benefits described in this document do not apply to Brazi

nal purposes. It does not provide a complete description of all

ssued cards. For Latin American and Caribbean International Visa Cards,

please check with your bank to verify what coverage applies to your Visa

DISCLAIMER: The information contained herein is intended solely for

commit, an illegal act by or on behalf of the Insured or their beneficiaries;

esults in nuclear reaction or radiation or radioactive contamination; or th

lispersal, release or application of pathogenic or poisonous biological o

or the treatment of alcohol or drug abuse, addiction or overdose:

Depression, anxiety, mental or nervous disorder or rest cures;

General exclusions

service of any country:

provided in the policy:

hemical materials.

General program provisions

Association.

liability policy:

Suicide, attempted suicide or intentionally self-inflicted Injury program were generated by the use of the Visa card covered by the Sickness unless specifically covered in the Policy:

What is covered? 4. Elective cosmetic or plastic surgery unless Medically Necessary as the is coverage is for travel that has been purchased with the eligible 5. Loss caused directly or indirectly, wholly or partly by medical or surgical . All benefits are paid in "excess" of the common carrier's liability

 Bacterial infection except bacterial infection of an Injury, or except 2. The luggage must be properly checked with and under the bacterial infection from the accidental ingestion of a substan ossession, care, custody and control of the common carrier during a contaminated by bacteria: Any claim occurring as a result of: War. civil war. invasion insurrecti

insured person boards a common carrier for the purpose of going on Any claim occurring as a result of participating in military, naval or air 5. Luggage which appears to be lost, must be formally notified to the Accident occurring while a passenger on; or operating; or learning to ommon carrier and a claim must be filed with the common carrier: operate; or serving as a member of the crew of any aircraft except as

Baggage Loss

5. The luggage must be determined and verified to be unrecoverable by originally thought to be delayed, we will deduct any payment we nay have made for Baggage Delay from the payment we make fo

3. Insurance benefits are provided for Covered Trips (worldwide);

must be purchased with your Visa card or through the Visa rewards

ansportation of passengers for hire for which a ticket has been

Visa Rewards Program: All frequent flyer, rewards and comp

common carrier tickets are covered if there are taxes and/or fees

associated with the ticket issuance and they are charged in their

are paid with rewards points, only tickets earned as direct result of

ety to an eligible Visa card. If there are no taxes or fees, or the

charges made with an eligible Visa card will be covered. The bank will

/isa card and/or Visa Rewards Program.

your overall Claim for Baggage Loss. What is not covered? 15. Injury to which a contributing cause was the commission of, or addition to the EXCLUDED RISKS provided in the general conditions his program, the following are excluded

2. Damage caused by insects or vermin; Inherent vice or damage; 4. Confiscation or expropriation by order of any government or public

Seizure or destruction under quarantine or custom regulation; 7. Usurped power or action taken by governmental authority in

8. Transporting contraband or illegal trade; 9. Breakage or brittle of fragile; 10 Animals hirds or fish: automobiles or automobile e appurtenances (except bicycles while checked as Luggage with a

ering, combating or defending against such an occurrence

ommon Carrier): household furniture 11. Any payment if to do so would be in violation of any sanctions law Benefit amount

overage applies up to a maximum amount depending on your card

Core Benefits / Benefit Amount

type, as stated in the tables below.

h. Click on "Submit"

Notes

. Wear and tear or gradual deterioration

Visa Infinite • Up to USD 3,000 How is the claim submitted? he cardholder or beneficiary can open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

a. Once in the landing page of the Benefits' Portal, please click on "Login" or "Enroll" b. Click on "Claims" Click on "Create Claim"

and conditions creates the claim case number.

In case you have any questions or doubts on any step of the process, contact us via chat Claim documentation Copy of the Visa card account statement showing the total charge

for the ticket (s) A copy of the common carrier ticket as proof that the full travel fare has been charged to your eligible Visa card. Report provided by the transportation company declaring loss of

Details of the amounts paid (or payable) by the Common Carrier esponsible for the loss, description of contents, cost deter of contents. Copy of national identity documen Additional information may be required.

Cardholder must report any claim within 90 days of the incident The cardholder is the only person allowed to open a claim

contact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of you

rrency and in a single installment, using the exchange rate indicate in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable, Otherwise, the exchange rate will he date the Insured made the payment to the service provider or made his/her purchases in cash.

Indemnity or reimbursement payments will be made in national

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

 Suicide, attempted suicide or intentionally self-inflicted Injury: Covered Trip: An international or domestic trip (where applicable Sickness unless specifically covered in the Policy; egardless of its origin and destination, where an Insured Person's for Congenital anomalies and conditions arising out of or resulting ther

> 4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an Injury; 5 Loss caused directly or indirectly, wholly or partly by medical or

surgical treatment except as may be necessary solely as a result of

Bacterial infection except bacterial infection of an Injury, or except

bacterial infection from the accidental ingestion of a substance contaminated by bacteria: 7. Any claim occurring as a result of: War, civil war, invasion, insurrection, revolution, usurped power or action taken by rnmental authority in hindering, combating or defending agains

such an occurrence: 8. Any claim occurring as a result of participating in military, naval or air service of any country; 9 Accident occurring while a passenger on; or operating; or learning operate; or serving as a member of the crew of any aircraft except a

10. Accident or claim occurring as a result of participation in professional, semi-professional or interscholastic team sports or any bodily contact sport: 1. Accident or claim occurring as a result of participation in contests

gliding, bungee jumping, scuba diving, mountain climbing, pot oling or while riding on a motorcycle (greater than 100 cc); 2. Accident or claim occurring while under the influence of drugs taken as prescribed or the treatment of alcohol or drug abuse,

diction or overdose. 3. Depression, anxiety, mental or nervous disorder or rest cures; 4. An Insured travelling against the advice of a Physician;

speed using a motorized vehicle or bicycle; in skydiving/parachuting

ttempt to commit, an illegal act by or on behalf of the Insured of their beneficiaries; 16. The use, release or escape of nuclear materials that directly or ndirectly results in nuclear reaction or radiation or radioactiv contamination; or the dispersal, release or application of pathogenic r poisonous biological or chemical materials.

17. Any expenses covered under any workers compensation or employer's liability policy: 18. Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide be in violation of any sanctions law or regulation which would pose Member Companies of AIG Insurance Company and/or nding Reinsurer, if applicable, its parent company or it Itimate controlling entity to any penalty under any sanctions law o

General program provisions

provided in the policy:

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International Service Association and is update to January 2021. Cardholders should consult their issuer to verify that coverage applies to their Visa card.

nese benefits only apply to Visa cards with international use capabilit his policy is on file at the offices of Visa International Service

Insurance coverage is underwritten by approved Member Companies of omplete provisions pertaining to these plans of insurance are ontained in the Master Policy(ies) on file with the Plan Administrator Affinity Insurance Services, Inc., on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy betwee you get the best Price you can find on most products with your eligible card. the Master Policy(jes) and the description of the program, the policy This insurance is subject to the terms and conditions described herein

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 includes certain restrictions, limitations and exclusions. AIG, and/of any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in olation of any sanctions law or regulation such as, but not limited Assets Control (OFAC) of the U.S. Treasury Department, which would spose AIG, and/or any corresponding Reinsurer if applicable, its pare company or its ultimate controlling entity, to any penalty under any sanctions law or regulation. Benefit amounts are identified in US Dollars. Payment of claims will be

nade in local currency where required by law, with the official Foreign

Exchange Rate published on the date the claim is paid. If the cardholder makes any claim knowing it to be false or fraudulent protection, nor to the payment of any claim made under this policy. PLEASE NOTE: The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to

DISCLAIMER: The information contained herein is intended solely for formational purposes. It does not provide a complete description o all terms, conditions, limitations, exclusions, or other provisions of any ogram or insurance benefits provided by, or for, or issued to Visa

tended Warranty

which doubles the free repair period under the original manufacturer's written repair us via chat. Warranty or store Warranty up to one additional year on eligible products with

Manufacturer's or Store Warranty Visa Extended Warranty 6 additional months 1 additional year Copy of national identity document

1 additional year years or more

What purchases are covered? ms to be eligible must be purchased entirely with a valid Visa card and the igible item must have an original Manufacturer's written repair Warranty alid in the country where purchased, or valid in the country the item reside:

Relevant definitions Cardholder: it refers to a person who has an eligible and active eligible Visa

he item must be purchased entirely with your eligible Visa card.

Warranty (Extended Warranty, Store Warranty, or Warranty): contractual bligation to repair or to replace an article due to mechanical breakdown that

If the Cardholder makes any claim knowing it to be false or fraudulent in any nders the article unfit for its intended nurpose. This explicitly excludes any performance guarantees, design defects, aesthetic conditions, acts of god, and onsequential effects, among others. What is not covered?

as long as the original Warranty covers it

Used, rebuilt and re-furbished items

acturer, or other eligible Warranty

than (3) three months or more than (3) three years

Boats, automobiles and any other motorized vehicle; and motorized vehicl parts and accessories any payment hereunder if to do so would be in violation of any sanction Consumables and perishables or services (including but not limited to the law or regulation which would expose Member Companies of AIG Insurance performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind. or its ultimate controlling entity to any penalty under any sanctions law or sumables are products that consumers use recurrently, items which

get used up or discarded. Perishable Items likely to spoil, decay or become

General program provisions unsafe to consume and/or use including but not limited to food, cosmetics and perfume. Items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in material and workmanship of the item

Any shipping or promised time frames of delivery policy is on file at the offices of Visa International Service Association. covered by the manufacturer's Warranty Any customized, unique, or rare items Any costs other than those specifically covered under the terms of the iginal manufacturer's written repair Warranty, as supplied by the original

Items which are intended to become part of the real estate event of any discrepancy between the Master Policy(ies) and the description f the program, the policy will govern roducts purchased for resale, commercial use; coverage is provid purchase is done for your individual professional use This insurance is subject to the terms and conditions described herei and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any

Benefit amount Core Benefits/Benefit Amoun USD 5,000 per incident/maximum of USD 25,000 Visa Infinite

sa cardholders can benefit from this Price Protection Program which helps

Simply pay for the entire cost of the product with your eligible card and if,

The Price difference must be above USD 25 for this coverage to apply.

vithin 30 days of the date you purchased the product, you see either a Printer

sement or Non-Auction Internet Advertisement for the same produc

Same Market*, we will refund the difference up to the benefit amount per item

Coverage is for up to the maximum benefit amount and for 30 days from

uotes, or where prices fluctuate based on the number of people purchasing.

the price decreases as the number of people purchasing the product increases.

Country: For the U.S. it means the 48 contiguous states. Alaska, Hawaii and

ternet, by a non-Auction Internet merchant with a valid tax identification

or interested in purchasing, a product. This includes both sites where people compete against one another for an item(s) by bidding up the price and where

Coverage includes but is not limited to Black Friday, Cyber Monday,

Auction: An Internet site where items are sold through price bids, price

Non-Auction Internet Advertisements: Advertisements posted on the

per acct, per vear How is the claim submitted? The Cardholder can open a claim using the Visa Benefits Portal www.visa.com/benefitsportal . Once in the landing page of the Benefits' Portal, please click on "Login" or

b. Click on "Claims" Click on "Create Claim" d. Choose a Product from the drop down menu Choose the benefit you need to file a Claim for and agree to all terms and

Complete all requested information and click on "Save". This step creates the claim case number. Attach all required documents

h. Click on "Submit"

Price Protection

and per account per 12 month period).

Products eligible for coverage

New consumer products purchase

Mother's Day, Father's Day, etc.

he U.S. territories will be treated separately.

Relevant definitions

Cardholder must report any claim within 90 days of the incident.

If you need to submit a claim or have questions regarding this progra

contacting the customer service telephone number on the back of your Visa

Indemnity or reimbursement payments will be made in national currency and

Central Bank or corresponding entity, on the date the Insured made the

a single installment, using the exchange rate indicated in the credit can

if applicable. Otherwise, the exchange rate will be applied as disclosed by

Member Companies of AIG Insurance Company and/or corresponding

Reinsurer, if applicable, will not be liable to provide any coverage or mak

This description of coverage is not a contract of insurance or a policy and is

by Visa International Service Association throughout the Latin America and

their issuer to verify that coverage applies to their Visa card.

intended to be a general informative statement of the coverage made available

These benefits only apply to Visa cards with international use capability. This

surance Company and/or corresponding Reinsurer, if applicable. Complete

rovisions pertaining to these plans of insurance are contained in the Maste

(ies) on file with the Plan Administrator, Affinity Insurance

on behalf of Visa International Service Association in Miami, FL, USA. In the

coverage or make any payment hereunder if to do so would be in violation

of any sanctions law or regulation such as but not limited to the sanction

of the U.S. Treasury Department, which would expose AIG, and/or any

published on the date the claim is paid.

ame model number and same model year) by the same manufacturer, in the Price: Price refers to the amount paid for the Product exclusive of shipping,

U.S., it will mean the 48 contiguous states. Alaska, Hawaii and other U.S. territories will be treated product and must be for the identical item (same make, model number, and

for your own use or given as a gift, qualifies for the Visa Price Protection Same Market: Same Country and within 100 kilometers of point of purchase

What is not covered?

orresponding Reinsurer if applicable, its parent company or its ultimate

ling entity, to any penalty under any sanctions law or regulation

Benefit amounts are identified in US Dollars. Payment of claims will be made in

cal currency where required by law, with the official Foreign Exchange Ra

If the Cardholder makes any claim knowing it to be false or fraudulent in an

respect, he or she will no longer be entitled to the benefits of this protection

PLEASE NOTE: The benefits described in this document do not apply to Braz

ase check with your bank to verify what coverage applies to your Visa Card

surance benefits provided by, or for, or issued to Visa International Service

the date the Cardholder purchased the product and must be for the identica

item (same make, model number, and same model year). The printed versi

of the Internet advertisement must include the merchant's internet addres

Printed Advertisements: Advertisements appearing in a newspaper, magazing

luding make, model number), and sale Price. The advertisement must have

Products purchased for resale, commercial use; coverage is provided if you

Merchandise for which claims have not been initiated within 4 calenda

days of discovery of an internet site advertising the lower price or

items, whether or not you knew the condition of the items;

Any products purchased from an internet Auction site:

Items for which the printed advertisement or Non-Auction interned

dvertisement containing the lower price was published more than 30 days.

Customized, unique and one of a kind items:

Layaway items, items returned to any Store

publishing of a printed advertisement showing a lower sales price:

Jewelry, collectibles, art, antiques, special order, or rare one-of-a-kind

been published within [30 days] after the date the Cardholder purchased the

Store: The same store location where the Product was originally purchased.

purchase is done for your individual professional use.

nd customer service telephone number, as well as the item including mod

nal purposes. It does not provide a complete description of all terms

issued cards. For Latin American and Caribbean International Visa Cards.

DISCLAIMER: The information contained herein is intended solely for

or to the payment of any claim made under this policy.

nor to the payment of any claim made under this policy.

General exclusion

The Cardholder is the only person allowed to open a claim.

Claim documentation Purchase itemized invoice.

items shown on price lists or price quotes, costs savings as a result of manufacturer's coupons or free items, or where the advertised price Copy of the original manufacturer's written Warranty a bonus or free offers, special financing, installation or rebate, or Copy of any other Warranty if applicable one of a kind or other limited offers; The original repair order showing the cause of the damage Services (including but not limited to the performance or rendering

of labor or maintenance, repair or installation of products, goods o property, or professional advice of any kind;

Items advertised in or as a result of "limited quantity", "going out-of-

business sales", "cash only" or "close out" advertisements (or similar)

Watercraft, motorized vehicles (including but not limited to snowmobil

accessories (including but not limited to communication devices intended solely for use in the vehicle); Labor of any kind, including labor on new parts eligible for this program; Land, permanent structures and fixtures (including but not limited to

rice Protection (Cont.)

from a Non-Auction internet site;

buildings, homes, dwellings, and building and home improvements) Live plants or animals; Stuffed or mounted animals animal and fish trophies objects of

through taxidermy, mummification or other preservation methods; Airline tickets (or transportation tickets of any kind), travelers check

events or for entertainment, numismatic or philatelic property: Differences in Price due to sales tax, storage, shipping, handling, postage, transportation and delivery: Differences in Price due to foreign exchange rates or fluctuation in foreign

exchange rates; Delay. loss of use, loss of market, interruption of business or any other ndirect or consequential loss of damage

Benefit amount Core Benefits / Benefit Amount

Visa Infinite USD 4,000 per account per 12-month period How is the claim submitted?

he cardholder or beneficiary has three options t

The cardholder or beneficiary can open a claim using the Visa Benefits Port www.visa.com/benefitsportal . Once in the landing page of the Benefits' Portal, please click on "**Login**" or

o. Click on "Claims" c. Click on "Create Claim

1. Benefits Portal

. Complete all requested information and click on "Save". This step create

g. Attach all required documents h. Click on "Submit" In case you have any questions or doubts on any step of the process, containing PLEASE NOTE: The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Visa

Claim documentation Your Visa card account statement showing the purchase claimed

Copy of national identity document

· Additional information may be required

 Copy of the printed advertisement or screenshot of the Non-Auction terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International Wire form.

Trip Cancellation As a Visa cardholder you will be covered up to the benefit amount for travel Immediate Family Member: and accommodation expenses that you have paid with your Visa Card for you and/or any other person, for which you are legally liable and which are not recoverable from any other source, if a covered trip is cancelled between step or adopted children, step-parents; aunts, uncles; nieces, and nephew

the date of payment of travel and/or accommodation expenses and the date of commencement of the trip, in the event of Accident or Serious Illness that prevents the beginning of the trip as well as death suffered by the Insured, traveling companion or an immediate family member, before the beginning of the trip.

theft through the use of force from the outside to the interior of the property, in which there are traces or visible traces of said event and naterial damage to the property as a result of the use of force used in the Complications of Pregnancy suffered by the Insured or the Spouse that

5. In the event that the Insured presents or receives a separation or divorce claim that requires the insured to be present on court audiences. 6. Unexpected loss of the Insured's Formal Employment. Loss of the Identification Documents of the Insured due to Assault of

4. Immovable summon as a party or witness before a Civil, Family, Labor or

Theft, and in which case it is not possible to recover them in order to make the Trip. . Requirement to join the armed forces of the country.

What do I need to be covered? You must possess a valid and active Visa card and use it to purchase the ntire travel fare(s) and you will have to provide proof that the expens not reimbursable from any other source. Coverage is in excess of any other

Relevant definitions Common Carrier Any legal entity that operates a Common Carrier Conveyance

valid and collectible insurance.

Common Carrier Conveyance ny land, water or air conveyance operated under a valid and in goo standing license for the transportation of passengers for hire for which a icket has been obtained.

> of its origin and destination, where Insured's full fare for a Common Carrier nveyance has been charged to an active and valid Visa card

Cardholder must report any claim within 90 days of the incident. The cardholder is the only person allowed to open a claim. f you need to submit a claim or have questions regarding this progra contact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of your Visa

Indemnity or reimbursement payments will be made in national currency and n a single installment, using the exchange rate indicated in the credit card tatement, presented by the cardholder, as proof of expenses or purchase, f applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the airplanes, automobiles and motorcycles), or their motors, equipment and If the cardholder makes any claim knowing it to be false or fraudulent in any

nor to the payment of any claim made under this policy.

General exclusion Member Companies of AIG Insurance Company and/or corresponding

einsurer, 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 ow or regulation which would expose Member Companies of AIG Insuran or its ultimate controlling entity to any penalty under any sanctions law or

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 policy is on file at the offices of Visa International Service Association. surance coverage is underwritten by approved Member Companies of AIG nsurance Company and/or corresponding Reinsurer, if applicable. Complete sions pertaining to these plans of insurance are contained in the Maste olicy(ies) on file with the Plan Administrator, Affinity Insurance

any corresponding Reinsurer, if applicable, will not be liable to provide an coverage or make any payment hereunder if to do so would be in violation any sanctions law or regulation such as but not limited to the sanction of the U.S. Treasury Department, which would expose AIG, and/or any orresponding Reinsurer if applicable, its parent company or its ultimate e. Choose the benefit you need to file a Claim for and agree to all terms and

escription of the program, the policy will govern.

If the cardholder makes any claim knowing it to be false or fraudulent in a respect, he or she will no longer be entitled to the benefits of this protection nor to the payment of any claim made under this policy.

> ards, please check with your bank to verify what coverage applies to yo DISCLAIMER: The information contained herein is intended solely for informational purposes. It does not provide a complete description of all

parents; parents-in-law; grandparents; grandchildren; legal guardian, ward

An Insured's legal Spouse: children: children-in-law: siblings: siblings-in-law

Visa Rewards Program All frequent flyer, rewards and complimentary con covered if there are taxes and/or fees associated with the ticket issuance axes or fees, or they are paid with rewards points, only tickets earned as

ATTENTION: These benefits are available around in the world, except for th

program, the following are excluded:

the reason for the cancellation.

reimbursed to the insured

Covered Trip prior to the date on which a covered trip was booked

Traveling Companion

Covered Trip

bank will have to send a letter to guarantee that the points acquired in the loyalty program were generated by the use of the Visa card covered by the

following countries: Cuba, Svria, Sudan, Iran, North Korea and Crimea Region What is not covered? Any loss that cannot be substantiated by presenting documents that certify

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.

nc., on behalf of Visa International Service Association in Miami, FL, USA

n the event of any discrepancy between the Master Policy(ies) and the

This insurance is subject to the terms and conditions described herein

Up to two (2) person(s) who is/are booked to accompany an Insured on the . Serious loss in the home or business owned by the Insured due to fire.

irect result of charges made with an eligible Visa card will be covered. The

n addition to the excluded risks provided in the general conditions for this

any sanctions law or regulation

nsurance for any accident, accidental bodily injury or losses as a result of surrection or terrorist activities, natural disasters, epidemics, strikes or

Any amounts for which the insured can be compensated by a thir party, this exclusion will not apply to airfare taxes, unless they have been Any accident, accidental bodily injury or loss caused by or resulting fron

llegal act including but not limited to any felony 3. Any coverage or make any payment if to do so would be in violation of

4. When: a) your country of residence has imposed any trade or econom anctions prohibiting insurance of any accident, accidental bodily injury or loss; or b) there is any other legal prohibition against providing

abor disputes which existed or of which advance warning had been give

directly or indirectly; the commission or attempted commission of an

stamps, lottery tickets or other gambling related items, or tickets to General program provisions This description of coverage is not a contract of insurance or a policy and s intended to be a general informative statement of the coverage made ailable by Visa International Service Association throughout the La