



## Your Guide to Benefits Package

# Beyond Platinum Visa of FirstBank

## Basic Benefits

The following wording is applicable to Auto Rental Insurance, Price Protection, Purchase Protection, Extended Warranty, and Baggage Loss. Visa is not an insurance company. The insurance coverages are provided to the eligible Visa cardholders by a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable, in the country where Visa has bound these coverages. The insurance company is the one to decide on the coverage and payment of claims based on the documentation submitted and the terms and conditions of the coverage. Visa does not intervene with these decisions. This document is a description of the benefits and does not constitute an insurance policy. The insurance is subject to the general terms and conditions, limitations and exclusions of the policy contracted by Visa, and the coverages are subject to changes or cancellation of the general terms and conditions of the insurance.

**F03-P811-9 -0121**

## Auto Rental Insurance

If you pay a Rental Car with a valid Visa card, you will have coverage for covered damages to the Rental Car for periods up to 31 days. For the coverage to be applicable, the Cardholder must decline the Collision Damage Waiver (CDW) or similar coverage offered by the auto rental company.

### Who is covered?

The Cardholder and any additional authorized drivers designated in the Rental Car Agreement.

### Coverage

The coverage is provided for covered loss to a Rental Car caused by the Rental Car's collision with another object or its overturn, and for physical damage as a result of hail, lightning, flood or other weather-related causes. Coverage is provided for the lower of:

1. the contractual liability assumed by the Visa Cardholder with the owner of the Rental Car;
2. the Actual Cash Value, subject to an maximum amount, as may be shown in the Benefit amount table;
3. the Reasonable and Customary charges of repair or replacement.

Covered vehicles are land motor vehicles with four wheels which the Visa Cardholder has rented for a period of time shown on the Rental Car Agreement. Coverage is provided for vans only if they are standard vans with standard equipment and are designed to carry a maximum of 8 people. Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.

This coverage is "primary". If the Cardholder is unable to decline the auto rental company coverage, the Visa coverage will be "secondary" to the auto rental company coverage and will be responsible for any gap between the auto rental company coverage and the damages for which the Cardholder is responsible.

Visa Rewards Program is covered as long as a valid and verifiable Rental Car Agreement has been issued to the Visa Cardholder, and the entire transaction is charged to an Eligible Card.

### The following specific costs are covered:

- Damage due to collision.
- Theft of vehicle and related charges.
- Malicious vandalism charges.
- Loss due to accidental fire as long as the liability rests with the Cardholder.
- Loss due to physical damage as a result of hail, lightning, flood or other weather-related causes.
- Towing charges as long as such charges result directly from a covered loss.
- Loss of use.
- Administrative fee charged by the rental company

### Relevant definitions

**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.

**Reasonable and Customary Charge:** a charge in an amount consistently made by other vendors/providers for a given service in the same geographic 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 ratio of total repair time to total time the vehicle is in the vendor/providers possession).

**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 terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

## Purchase Protection (Cont.)

- Items that you damage through alteration (including cutting, sawing, shaping).
- Used, antique, collectibles of any kind or items with monetary value including but not limited to traveler's checks, tickets of any kind, bullion, rare or precious coins, philatelic and numismatic property; cash or its equivalent, previously owned, rebuilt, remanufactured, Motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories.
- Damage caused by vermin.
- Plants, animals, consumables, and perishables.
- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Theft of, or damage to, jewelry, cameras or video recording equipment contained in baggage is not covered unless carried by hand by Cardholder, under Cardholder personal supervision or the supervision of Cardholder traveling companion (someone previously known to Cardholder).

Indemnity or reimbursement payments 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, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the 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 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.

**General exclusion**  
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 sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**General program provisions**  
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 throughout the Latin America and Caribbean Region and is updated to January 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 Association.

Insurance coverage is underwritten by approved Member Companies of AIG 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, Inc., 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 herein and includes certain restrictions, limitations and exclusions. AIG, and/or 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 violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/or any corresponding Reinsurer if applicable, its parent 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 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 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.

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**Due Diligence:** The performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

**Mysterious disappearance:** means the vanishing of an item in an unexplained manner when there is an absence of evidence of a wrongful act by a person or persons.

**Stolen:** A loss which involves the disappearance of a Covered Purchase from a known place under circumstances that would indicate the probability of theft.

**What is not covered?**

- Lost items or items that mysteriously disappear are not covered.
- Items lost, Stolen, or damaged, miss-delivered, while under the care and control of a third party or common carrier (including but not limited to airlines, the Postal Service, or other delivery services).
- Losses due to normal wear and tear, misuse, fraud, gradual deterioration and/or abuse; inherent product defects.

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

Whenever you need emergency service or answers, call the **Benefit Administrator**, 24 hours a day, 365 days a year. For calls outside the United States, call collect at 410-581-9994.

**1-800-VISA-911**  
(1-800-847-2911)



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## Price Protection (Cont.)

Benefit amount	Core Benefits / Benefit Amount
Visa Platinum	USD 500 per item - Maximum of USD 2,000 per account per 12-month period

**How is the claim submitted?**  
The cardholder or beneficiary has three options to open a claim:

1. **Benefits Portal**  
The cardholder or beneficiary can open a claim using the Visa Benefits Portal: [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal)

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

- d. Choose a Product from the drop down menu
- e. Choose the benefit you need to file a Claim for and agree to all terms and conditions

- f. Complete all requested information and click on "Save". This step creates the claim case number.
- g. Attach all required documents
- h. Click on "Submit"

In case you have any questions or doubts on any step of the process, contact us via Chat.

**Claim documentation**

- Your Visa card account statement showing the purchase claimed.
- Purchase itemized invoice.
- Copy of the printed advertisement or screenshot of the Non-Auction internet advertisement as specified in the terms and conditions.
- Wire form.
- Copy of national identity document.
- Additional information may be required.

**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 by contacting the customer service telephone number on the back of your Visa card.

Indemnity or reimbursement payments 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, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the 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 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.

## Purchase Protection

Visa Cardholders can benefit from the security and safety offered through Visa Purchase Protection. If something you bought with your eligible Visa card is accidentally damaged or stolen within 180 days from the date of purchase, you are protected.

Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to a maximum amount per Cardholder account per twelve-month period.

Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter's, or auto insurance), the Visa Purchase Protection will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card, subject to the limits expressed below.

Coverage for items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be used, replaced, or repaired individually, the value of the pair or set will be covered. Coverage for Stolen or accidentally damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

**What do I need to be covered?**

- The purchase must have been made entirely with your card, for yourself or as gifts with the exception of the items listed below.
- Purchase registration is not required to be eligible for this coverage.

**What is covered?**

- Any items the Insured Person buys entirely with the eligible Visa card, except the ones specified below are covered for a full 180 days from the date of purchase indicated on the credit card statement.

## Extended Warranty (Cont.)

**General exclusion**  
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These benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International Service Association.

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## Price Protection

Visa cardholders can benefit from this Price Protection Program which helps you get the best Price you can find on most products with your eligible card.

Simply pay for the entire cost of the product with your eligible card and if, within 30 days of the date you purchased the product, you see either a Printed Advertisement or Non-Auction Internet Advertisement for the same product (same model number and same model year) by the same manufacturer in the Same Market\*, we will refund the difference up to the benefit amount per item (and per account per 12 month period).

The Price difference must be above USD 25 for this coverage to apply. \*Same market is defined as same Country and within 100 kilometers of point of purchase. For the U.S., it will include the 48 contiguous states, Alaska, Hawaii and other U.S. territories will be treated separately.

**Products eligible for coverage**

- New consumer products purchased entirely with your eligible card whether for your own use or given as a gift, qualifies for the Visa Price Protection program.
- Coverage is for up to the maximum benefit amount and for 30 days from the date of purchase.
- Coverage includes but is not limited to Black Friday, Cyber Monday, Mother's Day, Father's Day, etc.

### Relevant definitions

**Auction:** An Internet site where items are sold through price bids, price quotes, or where prices fluctuate based on the number of people purchasing, 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 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 the U.S. territories will be treated separately.

**Non-Auction Internet Advertisements:** Advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within [30 days] after the date the Cardholder purchased the product and must be for the identical item (same make, model number, and same model year). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including model number, sale price and date of publication.

**Price:** Price refers to the amount paid for the Product exclusive of shipping, handling, tax, and other like charges.

**Printed Advertisements:** Advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale Price. The advertisement must have been published within [30 days] after the date the Cardholder purchased the product and must be for the identical item (same make, model number, and same model year).

**Store:** The same store location where the Product was originally purchased, not including other stores or properties in the chain.

**Same Market:** Same Country and within 100 kilometers of point of purchase.

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## Baggage Loss (Cont.)

corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

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## Extended Warranty

As a Visa Cardholder with this benefit you have Extended Warranty Protection which doubles the free repair period under the original manufacturer's written repair or store Warranty up to one additional year on eligible products with manufacturer's warranties between three months to three years (see table below).

Manufacturer's or Store Warranty	Visa Extended Warranty
3 months	3 additional months
6 months	6 additional months
1 year	1 additional year
3 years	1 additional year
4 years or more	No extension

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

**What purchases are covered?**  
Items to be eligible must be purchased entirely with a valid Visa card and the eligible item must have an original Manufacturer's written repair Warranty valid in the country where purchased, or valid in the country the item resides as long as the original Warranty covers it.

**Relevant definitions**  
**Cardholder:** refers to a person who has an eligible and active eligible Visa credit card.

**Warranty (Extended Warranty, Store Warranty, or Warranty):** contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unfit for its intended purpose. This explicitly excludes any performance guarantees, design defects, aesthetic conditions, acts of god, and consequential effects, among others.

**What is not covered?**

- Boats, automobiles and any other motorized vehicle; and motorized vehicle parts and accessories
- Consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind. Consumables are products that consumers use recurrently, items which get used up or discarded. Perishable Items likely to spoil, decay or become 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
- Used, rebuilt and re-furnished items
- Any shipping or promised time frames of delivery, whether or not stated or covered by the manufacturer's Warranty
- Any customized, unique, or rare items
- Any costs other than those specifically covered under the terms of the original manufacturer's written repair Warranty, as supplied by the original manufacturer, or other eligible Warranty
- Items which are intended to become part of the real estate
- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.

Indemnity or reimbursement payments 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, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the 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 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.

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**Due Diligence:** The performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

**Mysterious disappearance:** means the vanishing of an item in an unexplained manner when there is an absence of evidence of a wrongful act by a person or persons.

**Stolen:** A loss which involves the disappearance of a Covered Purchase from a known place under circumstances that would indicate the probability of theft.

**What is not covered?**

- Lost items or items that mysteriously disappear are not covered.
- Items lost, Stolen, or damaged, miss-delivered, while under the care and control of a third party or common carrier (including but not limited to airlines, the Postal Service, or other delivery services).
- Losses due to normal wear and tear, misuse, fraud, gradual deterioration and/or abuse; inherent product defects.

## Auto Rental Insurance (Cont.)

The auto rental company might require the Cardholder to pay for damages with his Visa card. If this happens, the insurance company will reimburse the Cardholder directly for the covered amount after the claim is processed.

The Cardholder or beneficiary can open a claim using the Visa Benefits Portal: [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal)

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

In case you have any questions or doubts on any step of the process, contact us via Chat.

### Claim documentation

As soon as the accident occurs or the Cardholder returns the rental vehicle, he or she must request the following from the auto rental company:

- Copy of the Visa account statement where the full charge for the car rental appears.
- A copy of the Police or Traffic Authority Report (if a third party is involved or if there is a theft).
- Copy of the initial auto rental agreement (front and back).
- Copy of the final auto rental agreement (front and back).
- Copy of the auto rental reservation confirmation.
- A copy of the final itemized repair invoice.
- Wire form.
- Copy of national identity document.
- Additional documentation may be required.

### 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 by contacting the customer service telephone number on the back of your Visa card.

Indemnity or reimbursement payments 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, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his/her purchases in cash.

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## International Emergency Medical Services

### About this guide

This document is intended as a reference guide about the International Emergency Medical Services offered to Visa cardholders and their beneficiaries. Here you will find the complete Terms and Conditions (Section B) and a list of definitions (Section C). International Emergency Medical Services are available during an ELIGIBLE TRIP, as defined in the Terms and Conditions .

AXA Assistance USA, Inc. ("AXA") is a service provider of Visa and Visa is a customer of AXA and its services. AXA acts on behalf of Visa cardholders and their beneficiaries, without any obligation to make payments in their favor.

The International Emergency Medical Service helps protect the CARDHOLDER and his/her BENEFICIARIES in the case of accidents or medical emergencies occurring outside the country of residence or where the card is issued. BENEFICIARY means the CARDHOLDER and/or any person for whom the CARDHOLDER has paid the full rate of an international travel ticket with a valid Visa card, whether traveling together or separately.

The International Emergency Medical Service includes medical expenses, dental expenses, medical prescription expenses, and transportation and lodging services as defined in the terms and conditions. In addition, it provides the Schengen Certificate free of charge, when traveling to Europe.

The Visa CARDHOLDER and/or the BENEFICIARY for whom an international travel ticket with a TRANSPORTATION COMPANY was purchased by the CARDHOLDER, will have access to the International

### General exclusion

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### General program provisions

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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 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.

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### Emergency Medical Service up to the maximum benefit limit amount listed below. The CARDHOLDER and the BENEFICIARY can use these benefits; whether traveling together or separately, provided the full travel fare has been paid for with an ELIGIBLE VISA CARD.

### Bear in mind

The benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your financial institution to determine if it applies to your international Visa card.

### SECTION A – INTRODUCTION

#### 1. What do I need to use the International Emergency Medical Service?

To use this service, the BENEFICIARY must have purchased an international travel ticket from a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD, issued in LATIN AMERICA AND THE CARIBBEAN REGION.

In addition, the benefits included in these Terms and Conditions will only be valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days from the date of departure from the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE.

If the BENEFICIARY does not show evidence of purchase of a international travel ticket purchased from a TRANSPORTATION COMPANY or other required documentation, the CUSTOMER SERVICE CENTER will only coordinate the medical assistance for the BENEFICIARY and will not reimburse any expenses related to the International Emergency Medical Service.

## International Emergency Medical Services (Cont.)

### 2. Are the tickets acquired through a Rewards or Frequent Flyer Program included?

Yes, all international travel tickets purchased through i) Frequent Flyer Programs, ii) Visa Rewards Program and iii) Courtesy Tickets are included, provided the taxes and/or fees associated with the International travel ticket issuance have not been entirely acquired with an ELIGIBLE VISA CARD. If there are no taxes or fees, or if they were purchased with rewards points, the international travel tickets will only be considered as those obtained through purchases made with an ELIGIBLE VISA CARD. The bank must send a letter to guarantee that the points acquired in the Rewards Program were generated by using the ELIGIBLE VISA CARD.

### SECTION B – TERMS AND CONDITIONS OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICES

#### 3. What is included under the International Emergency Medical Service?

##### 1. Assistance services prior to trip:

As a Visa cardholder you can have access to information prior and during travelling about destinations, health requirements and vaccinations.

##### 2. Medical assistance services

- Emergency medical expenses**, because of an ACCIDENT or MEDICAL EMERGENCY
- Emergency dental treatment expenses** arising from accidental injury to natural, healthy teeth during an ACCIDENT or MEDICAL EMERGENCY that requires immediate treatment to relieve pain
- Covid-19:** THE INTERNATIONAL EMERGENCY MEDICAL SERVICE will provide assistance for COVID-19 cases. Please see limitations and exclusions in section 6 – LIMITATIONS AND EXCLUSIONS

##### 3. Transportation and accommodation services

- Emergency medical evacuation:** if adequate medical facilities are not available in the location where the ACCIDENT OR MEDICAL EMERGENCY occurred, the CUSTOMER SERVICE CENTER will coordinate an Emergency Medical Evacuation of the BENEFICIARY, and the USUAL AND REASONABLE EXPENSES will be applied for the evacuation to the nearest medical center equipped to provide adequate emergency treatment, or to return home after an eligible hospitalization. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- Repatriation of remains:** in case of the unexpected death of the BENEFICIARY, our CUSTOMER SERVICE CENTER will coordinate the governmental authorizations and will incur in the USUAL AND REASONABLE EXPENSES for the Repatriation of the mortal remains to the BENEFICIARY'S COUNTRY OF RESIDENCE. **NO FUNERAL EXPENSES ARE INCLUDED.** THE CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- Early return or extended stay:** due to death, MEDICAL EMERGENCY or ACCIDENT of the BENEFICIARY, under this benefit the cost of changing the travel ticket to a similar one based on the original itinerary of the CARDHOLDER and his/her BENEFICIARIES affected by the incident is eligible. If changing the ticket is not possible, the costs of a new ticket comparable to the original itinerary will be considered. Under this benefit, only the return of the BENEFICIARY to the COUNTRY OF RESIDENCE or to **THE CARD COUNTRY OF ISSUANCE** is eligible. THE CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- CONVALESCENCE:** because of a hospitalization due to an ACCIDENT or MEDICAL EMERGENCY, under this benefit the BENEFICIARY is eligible for accommodation costs of up to five (5) nights of comparable accommodation during the ELIGIBLE TRIP. THE CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY. If the BENEFICIARY does not contact the CUSTOMER SERVICE CENTER prior to such CONVALESCENCE, BENEFICIARY will only be reimbursed for the USUAL AND REASONABLE EXPENSES of comparable accommodation.

Telesonlusion services included as part of the "Visa Online Medic" benefit are provided by a third-party telesonlusion provider.

##### 5. Description of Optional benefit FirstBank

In the case of a MEDICAL EMERGENCY or ACCIDENT during an ELIGIBLE TRIP, a BENEFICIARY has access to the benefit limits listed below:

International Emergency Medical Service - According to your issuing bank	Plan A OPTIONAL
Emergency Medical Expenses	5,000 USD
Emergency Medical Expenses in Schengen Countries	€ 30,000
Emergency Dental Treatment	100 USD per tooth
Medical Emergency Evacuation	20,000 USD
Repatriation of Mortal Remains	7,500 USD
Early Return or Extended Stay	1,000 USD
Convalescence	500 USD

IF THE BENEFICIARY HAS VALID INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM, ALL BENEFICIARY EXPENSES MUST BE PAID BY HIS/HER INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM BEFORE THE BENEFICIARY CAN MAKE USE OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFIT. TREATMENT MUST BE RECEIVED BY RECOMMENDATION OF A REGISTERED MEDICAL DOCTOR. FURTHERMORE, THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFITS ARE SUBJECT TO THE LIMITATIONS AND EXCLUSIONS SET FORTH BELOW.

#### 4. Visa Online Medic

As part of the Visa Online Medic program, the BENEFICIARY has access to telesonlusion services, a solution that allows for a digital medical visit when using the International Emergency Medical Service during an ELIGIBLE TRIP.

If the BENEFICIARY needs assistance in SIMPLE/NONURGENT MEDICAL EVENTS, he/she can access a virtual medical consultation anywhere in the world\* with licensed doctors without having to go to a medical center. BENEFICIARIES can access "Visa Online Medic," provided the following conditions are met:

- He/she is outside the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE
- He/she bought 100% of the international travel ticket with an ELIGIBLE VISA CARD
- The assistance required is for the following medical conditions: Abrasions, Allergies, Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and Flu, Cold Sores, Cough, Diarrhea, Fever (people over 12 months,

under 70 years of age), Minor Lacerations, Lice, Simple Medication Refills, Pink Eye or Conjunctivitis, Rash, Upper Respiratory Infections (without complications), Sinusitis, Sore Throat, Minor Skin Inflammation and Infections, Sty, Minor Sports Injuries, Urinary Tract Infections (simple), Yeast Infections, Vomiting, Minor Infections (example: skin, sores, throat), Insect Bites, Mild Dehydration, Ear Infections and Other Minor Conditions on a Case-By-Case Basis.

4. The Beneficiary is not less than one year of age.

To confirm your eligibility for this benefit, see Section 4 of this document. \*The "Visa Online Medic" benefit may not be available in all countries due to local government restrictions, environmental or connectivity limitations. The "Visa Online Medic" benefit is available in Canada, Cuba, Syria, Sudan, Iran, North Korea, the Crimean Peninsula, Venezuela or any other country or region subject to international or US economic or commercial sanctions.

#### 4.1 How do I access Visa Online Medic?

This benefit is available 24 hours a day, 7 days a week in Spanish, English and Portuguese. If the service is not available in the requested language, the BENEFICIARY will be provided with a translator.

BENEFICIARIES can access the benefit through:

- Visa Benefits Portal: [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal)  
*AXA and Visa are not responsible for the quality of the internet connection, such as the mobile devices used by the BENEFICIARY to access this benefit.*
- Contacting the CUSTOMER SERVICE CENTER through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You can always make a collect call. *If the BENEFICIARY prefers not to use the "Visa Online Medic" service, he/she has the option of requesting information of the nearest medical center or scheduling a doctor's visit.*

#### 4.2. How do I access the medical prescriptions prescribed through Visa Online Medic?

Because of the care received through "Visa Online Medic," the BENEFICIARIES may have access to the medical prescriptions by accessing the Visa Online Medic through the Visa Benefits Portal [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal). The medical prescriptions will be ready to be picked up if the beneficiary is in the United States. The prescription will be sent to the pharmacy closest to the BENEFICIARY'S location indicated when accessing the Visa Online Medic program. Issuance of medical prescriptions will be subject to the local laws and regulations applicable to the sale of prescription drugs. For prescriptions outside the United States, it will be emailed to the BENEFICIARY'S email provided when accessing the Visa Online Medic program.

Telesonlusion services included as part of the "Visa Online Medic" benefit are provided by a third-party telesonlusion provider.

##### 5. Description of Optional benefit FirstBank

In the case of a MEDICAL EMERGENCY or ACCIDENT during an ELIGIBLE TRIP, a BENEFICIARY has access to the benefit limits listed below:

International Emergency Medical Service - According to your issuing bank	Plan A OPTIONAL
Emergency Medical Expenses	5,000 USD
Emergency Medical Expenses in Schengen Countries	€ 30,000
Emergency Dental Treatment	100 USD per tooth
Medical Emergency Evacuation	20,000 USD
Repatriation of Mortal Remains	7,500 USD
Early Return or Extended Stay	1,000 USD
Convalescence	500 USD

IF THE BENEFICIARY HAS VALID INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM, ALL BENEFICIARY EXPENSES MUST BE PAID BY HIS/HER INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM BEFORE THE BENEFICIARY CAN MAKE USE OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFIT. TREATMENT MUST BE RECEIVED BY RECOMMENDATION OF A REGISTERED MEDICAL DOCTOR. FURTHERMORE, THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFITS ARE SUBJECT TO THE LIMITATIONS AND EXCLUSIONS SET FORTH BELOW.

8. How to request a refund? The Visa CARDHOLDER and his/her BENEFICIARY may request reimbursement of medical expenses and/or prescriptions which they have incurred as part of the INTERNATIONAL EMERGENCY MEDICAL SERVICE, including those prescriptions issued through "Visa Online Medic."

The Visa CARDHOLDER and his/her BENEFICIARY can submit a claim reimbursement online, by going to [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal) and follow the steps below:

- Log-in to VISA Benefits Portal and click on International Emergency Medical Service
- Select Submit claim
- Complete claim form and attach the documentation required.

In case you have any questions or need assistance with the process, you can chat with one of our agents [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal) - Live chat) or call us through the number in the back of your Visa card.

## International Emergency Medical Services (Cont.)

### 6. What is not included in the International Emergency Medical Service?

To use this service, the BENEFICIARY must have purchased an international travel ticket from a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD, issued in LATIN AMERICA AND THE CARIBBEAN REGION.

#### LIMITATIONS AND EXCLUSIONS

- THE COST OF MEDICAL ASSISTANCE CARRIED OUT AGAINST MEDICAL OPINION.
- THE INTENTIONAL INTERRUPTION OF PREGNANCY AND THE COST OF NATURAL BIRTH ARE EXCLUDED.
- BEING UNDER THE INFLUENCE OF ILLEGAL DRUGS, MEDICATION NOT TAKEN ACCORDING TO INDICATIONS, OR NARCOTICS, UNLESS THEY HAVE BEEN PRESCRIBED BY A REGISTERED MEDICAL DOCTOR.
- ALL CHIROPRACTIC TREATMENT; HOMEOPATHIC TREATMENT; ACUPUNCTURE, OCCUPATIONAL THERAPY, PHYSIOTHERAPY, EXAMINATIONS OR DIAGNOSTIC TESTS THAT ARE PART OF A ROUTINE PHYSICAL EXAM OR PROGRAMMED TREATMENT, INCLUDING, BUT NOT LIMITED TO, THE FOLLOWING: VACCINES; ROUTINE SIGHT AND HEARING EXAMINATIONS; OPTOMETRY AND SIGHT CORRECTION; GLASSES; CONTACT LENSES; HEARING AIDS AND ALL KINDS OF MAINTENANCE OR ADJUSTMENT THEREOF; PROSTHESIS; PURCHASE OR RENTAL OF HUMIDIFIERS, ATOMIZERS, WALKERS OR STICKS, INHALERS, EXERCISE EQUIPMENT OR SIMILAR EQUIPMENT.
- ORGAN TRANSPLANTS OR THE TRANSPORTATION THEREOF.
- ALL TYPES OF HOTELS, RESTAURANTS, TAXIS, CELLULAR EXPENSES OR ANY OTHER TELEPHONE OR DATA EXPENSES, RELATED WITH A MEDICAL EMERGENCY OR ACCIDENT OR NOT.
- ALL MEDICAL ATTENTION OR TREATMENT COSTS INCURRED BY THE BENEFICIARY AFTER THE END OF THE ELIGIBLE TRIP, RELATED TO AN ACCIDENT OR MEDICAL EMERGENCY OR NOT, THAT OCCURRED, OR WAS DIAGNOSED, DURING THE BENEFICIARY'S TRIP.
- FUNERAL COSTS.
- ALL TREATMENT, CHECKUP OR MEDICAL SERVICE KNOWN BEFORE THE BEGINNING OF THE ELIGIBLE TRIP, OR MEDICAL EXPENSES INCURRED WHEN TRAVELING SOLELY FOR THE SPECIFIC PURPOSE OF OBTAINING MEDICAL TREATMENT.
- TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM NOT FOLLOWING SAFETY GUIDELINES OR PUTTING ONESELF EXCESSIVELY AT RISK WHILE PRACTICING SPORTS OR OTHER ACTIVITIES
- TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM BREACHING THE NORMAL LAWS, RULES, REGULATIONS OR SAFETY REGULATIONS IN FORCE AT THE PLACE WHERE THE MEDICAL SERVICES WERE PROVIDED.
- IN ADDITION TO THE ABOVE LIMITATIONS AND EXCLUSIONS, THE INTERNATIONAL MEDICAL EMERGENCY BENEFIT REQUESTED AS A CONSEQUENCE OF COVID-19 WILL BE EXCLUDED IN THE FOLLOWING CASES:

- In case the BENEFICIARY is traveling to a country, specific region or event where the World Health Organization (WHO) or any regulatory authority in the country from/to which the BENEFICIARY has advised or prohibited against travel.
- In case the expenses are related direct or indirect as a consequence of the BENEFICIARY failing to obtain any recommended vaccines or medications prior to the trip.

7. How to access the International Emergency Medical Service BENEFICIARIES can access the benefit through:

- VISA ONLINE MEDIC: by visiting the Visa Benefits Portal [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal)  
*AXA and Visa are not responsible for the internet connection quality, such as that of mobile devices used by the BENEFICIARY to access this benefit.*
- Talk with an agent:** Immediately or within the term of thirty (30) days from the date of the ACCIDENT or the Medical Emergency through the phone number in the back of your Visa card selecting option #4. You can always make a collect call. The delay in communication with the customer service center may result in the loss of the benefit.

IF THE BENEFICIARY HAS VALID INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM, ALL BENEFICIARY EXPENSES MUST BE PAID BY HIS/HER INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM BEFORE THE BENEFICIARY CAN MAKE USE OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFIT. TREATMENT MUST BE RECEIVED BY RECOMMENDATION OF A REGISTERED MEDICAL DOCTOR. FURTHERMORE, THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFITS ARE SUBJECT TO THE LIMITATIONS AND EXCLUSIONS SET FORTH BELOW.

8. How to request a refund? The Visa CARDHOLDER and his/her BENEFICIARY may request reimbursement of medical expenses and/or prescriptions which they have incurred as part of the INTERNATIONAL EMERGENCY MEDICAL SERVICE, including those prescriptions issued through "Visa Online Medic."

The Visa CARDHOLDER and his/her BENEFICIARY can submit a claim reimbursement online, by going to [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal) and follow the steps below:

- Log-in to VISA Benefits Portal and click on International Emergency Medical Service
- Select Submit claim
- Complete claim form and attach the documentation required.

In case you have any questions or need assistance with the process, you can chat with one of our agents [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal) - Live chat) or call us through the number in the back of your Visa card.

The necessary documents to request a refund include the following: For Claims up to 1,000 USD, you are required to fill out your claim online with bank wire details, submit your receipts, and provide proof that you purchased your trip with your eligible VISA card.

For Claims over 1,000 USD, you may be required to submit additional documentation, such as:

- Copy of the account statement of the Visa card showing the total charge amount for the ticket(s)
- Copy of the transportation company's ticket as proof that the total trip amount has been charged to the Visa card
- Detailed receipts and/or detailed invoice copy
- Medical information including the diagnosis and treatment, but not limited to:
  - A medical report
  - A note from your doctor
  - Itemized bills
- If your assistance was provided in the United States, include the bills with the ICD-9 diagnosis codes (International Classification of Diseases)
- Bank transfer form
- Additional documents may be requested.

#### 9. General provisions of the program

There are circumstances beyond AXA that may affect the provision of the services or benefits mentioned herein. If possible and in accordance with the law, AXA will arbitrate all means to provide the services or benefits available to assist the BENEFICIARY and resolve the emergency.

Due to U.S. or other applicable trade or economic sanctions, laws, regulations and/or other reasons, all benefits and services described herein are not available for traveling to Cuba, Iran, Syria, North Korea, the Crimean Peninsula, Venezuela and Sudan. Accordingly, no services will be provided, including, but not limited to, the payment of any claims, in connection with travel to these countries. Should new sanctions be imposed that prohibit the provision of benefits or services related to travel to any additional countries, travel to such countries shall be excluded from the International Emergency Medical Service.

The benefit amounts are denominated in US dollars. The payment of claims will be made in the local currency where required by law, using the exchange rate in force at the time services are provided. These Terms and Conditions do not apply to Visa cards issued in Brazil.

### SECTION C – DEFINITIONS CORRESPONDING TO THE BENEFITS DESCRIBED IN THIS GUIDE

**ACCIDENT:** sudden, unexpected and uncontrollable physical event that happens to the BENEFICIARY during an ELIGIBLE TRIP.

**LATIN AMERICA AND THE CARIBBEAN REGION:** region comprised of the following countries: Antigua, Argentina, Aruba, Bahamas, Barbados, Bermuda, Bolivia, Brazil, Belize, Cayman Islands, Chile, Colombia, Costa Rica, Curaçao, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, St. Kitts-Nevis, St. Lucia, Trinidad and Tobago and Uruguay.

**"Core" benefit:** means products provided through and funded by Visa to specific card portfolios: Platinum, Signature and Infinite.

**"Optional" benefit:** means products provided through Visa but funded by issuing banks.

**"Country of Residence":** International Emergency Medical Services for medical services that occurred overseas.

**"Services" and "Assistance Services"** are provided by AXA Assistance Argentina in Maipú 255, C1084ABE, Buenos Aires, Argentina or any other AXA Assistance subsidiary/facility within the Americas region.

**"IEMS Claims"** services are provided by AXA Assistance Mexico in Av. 5 de Febrero 1531, Carrillo, 76138 Santiago de Querétaro, Qro., Mexico

**BENEFICIARY:** the CARDHOLDER and/or any person for whom the CARDHOLDER has paid the full rate of an international travel ticket with a valid Visa card, whether traveling together or separately.

**CUSTOMER SERVICE CENTER:** communication channel and available facilities (equipment, systems and personnel) whose purpose is to provide an interface between Visa and customers. You can contact the CUSTOMER SERVICE CENTER through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You have the option of making a collect call.

**AIRLINE COMPANY:** a company mentioned in the Official Airline Guide (OAG) or in the ABC World Airways Guide, with a license, certificate or similar authorization for regular air transport, issued by the competent authorities of the country in which the aircraft is registered and that, in accordance with said authorization, maintains and publishes schedules and rates for passenger flights between airports at regular and specific times.

**CONVALESCENCE:** when a BENEFICIARY is hospitalized for up to 5 (five) days and must remain, by medical recommendation, in a hotel (outside his/her COUNTRY OF RESIDENCE) before obtaining medical discharge from his/her REGISTERED MEDICAL DOCTOR.

**MEDICAL EMERGENCY:** sudden, unforeseen and urgent medical condition that requires immediate medical treatment or surgical treatment to alleviate acute pain and suffering during an ELIGIBLE TRIP that may prevent the ELIGIBLE TRIP from continuing, for which the BENEFICIARY seeks treatment, and for which medical services are paid in accordance with the Terms and Conditions of these benefits. The Legally Qualified Treating Physician and AXA medical team will collectively determine whether the situation or condition qualifies as a Medical Emergency.

**LEGALLY QUALIFIED PHYSICIAN:** a physician or dentist (a) other than a BENEFICIARY, an individual traveling with the BENEFICIARY, or a family member of the BENEFICIARY, (b) practicing within the scope of his or her

This reference guide contains a description of services and benefits available to certain Visa cardholders in Latin America and the Caribbean and it has been updated as of September 2019. Please confirm with your Visa representative the validity of this information before communicating said benefits to your clients and/or CARDHOLDERS. CARDHOLDERS should check with their issuing bank to verify that the services and benefits apply to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the International Emergency Medical Service program and is intended to be distributed to CARDHOLDERS in its entirety. If a Visa issuer distributes statements or portions of this document to CARDHOLDERS, it is done at their own risk.

## International Emergency Medical Services (Cont.)

The benefits described in this reference guide are not guaranteed and are subject to terms and conditions and include certain restrictions, limitations and exclusions. All benefits are subject to change or cancellation without prior notice.

Services and benefits are provided through third parties. Visa is not an insurance company. The details of all of the provisions referring to the benefits are detailed in the CARDHOLDER agreement. If there are any differences between the descriptions in this presentation and the CARDHOLDER agreement signed by the cardholder at the local level, the current CARDHOLDER agreement will apply locally (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that their card programs, CARDHOLDER contracts, benefits and card features, as well as other disclosures and practices are in full compliance with all laws, regulations and other legal provisions that may apply. The issuer must review the card benefits program with their legal counsel so that their card benefits program, disclosures, and contracts for CARDHOLDERS related to such benefits or card features, comply with all applicable legal requirements. Visa makes no representations or warranties regarding the information contained in this document. This material does not constitute advice or legal opinion.

The services and benefits provided by this program will be null and void if they violate the economic or commercial sanctions of the United States of America such as, but not limited to, the sanctions administered and regulated by the Office of Foreign Assets Control (OFAC) of the United States Department of the Treasury, or other applicable sanctions programs.

The benefit amounts are denominated in US dollars. The payment of claims will be made in the local currency where required by law, using the exchange rate in force at the time services are provided. These Terms and Conditions do not apply to Visa cards issued in Brazil.

### SECTION C – DEFINITIONS CORRESPONDING TO THE BENEFITS DESCRIBED IN THIS GUIDE

**ACCIDENT:** sudden, unexpected and uncontrollable physical event that happens to the BENEFICIARY during an ELIGIBLE TRIP.

**LATIN AMERICA AND THE CARIBBEAN REGION:** region comprised of the following countries: Antigua, Argentina, Aruba, Bahamas, Barbados, Bermuda, Bolivia, Brazil, Belize, Cayman Islands, Chile, Colombia, Costa Rica, Curaçao, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, St. Kitts-Nevis, St. Lucia, Trinidad and Tobago and Uruguay.

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**BENEFICIARY:** the CARDHOLDER and/or any person for whom the CARDHOLDER has paid the full rate of an international travel ticket with a valid Visa card, whether traveling together or separately.

**CUSTOMER SERVICE CENTER:** communication channel and available facilities (equipment, systems and personnel) whose purpose is to provide an interface between Visa and customers. You can contact the CUSTOMER SERVICE CENTER through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You have the option of making a collect call.

**AIRLINE COMPANY:** a company mentioned in the Official Airline Guide (OAG) or in the ABC World Airways Guide, with a license, certificate or similar authorization for regular air transport, issued by the competent authorities of the country in which the aircraft is registered and that, in accordance with said authorization, maintains and publishes schedules and rates for passenger flights between airports at regular and specific times.

**CONVALESCENCE:** when a BENEFICIARY is