What is this benefit?
When certain terms and conditions are met, the Visa Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. Here are answers to some commonly asked questions about the benefit.

Who is eligible?
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?
Subject to the terms and conditions in this Guide to Benefit, Visa Auto Rental CDW reimburses you for covered damage or theft to a rental vehicle while it is your responsibility as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefit, Visa Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.

Covered losses are:
- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?
For the benefit to be in effect, you must:
- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the auto rental company’s collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:
- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 0-410-581-9994. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days* following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?
- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage to anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Depreciation of the rental vehicle caused by loss or damage including, but not limited to “diminished value.”
- Expenses reimbursable by your insurer, employer, or employer’s insurance.
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definition of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Leases and mini leases.
- Loss or damage as a result of the cardholder’s lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than forty-five (45) days* from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days* from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions which originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?
Call the Benefit Administrator at 1-800-VISA-911 for help. If you are outside the United States, call collect at 0-410-581-9994.

* Not applicable to residents of certain states.
(Continued on next page)
**Auto Rental Collision Damage Waiver (Cont.)**

When and where do I have this benefit?
This benefit is available on a 24-hour basis, in the United States and
foreign countries. No benefit is provided for motor vehicles rented in
Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally,
this benefit is not available where precluded by law or in violation of the
territory terms of the auto rental agreement or prohibited by individual
merchants. Because regulations vary outside the United States, we
recommend you check with your auto rental company and the Benefit
Administrator before you travel to make sure Visa Auto Rental CDW will
apply.

This benefit is in effect while the rental vehicle remains in your control or
in the control of a person permitted to operate the rental vehicle in
accordance with the rental agreement between you and the auto rental
company. This benefit terminates when the auto rental company
re-assumes control of the rental vehicle.

How does this benefit apply?
Within your country of residence, Visa Auto Rental CDW supplements, and
applies excess of, any valid and collectible insurance or
reimbursement from any source. It does not duplicate insurance provided
by or purchased through the auto rental company; it will not pay for
losses reimbursed by your own insurer, employer, employer’s insurance,
or any other valid and collectible insurance; however, it will pay for the
outstanding deductible or other charges, including valid
administration and loss-of-use charges not covered by your applicable
automobile insurance policy. Outside your country of residence or if you
do not have automobile insurance, this benefit is primary in those
countries where it is available, and in that case, you do not have to claim
payment from any other source of insurance before receiving the benefits.

What types of rental vehicles are not covered?
Excluded worldwide are: expensive, exotic, and antique automobiles;
certain vans; vehicles that have an open cargo bed; trucks; motorcycles;
mopeds, and motorbikes; limousines; and recreational vehicles.
Examples of excluded expensive or exotic automobiles are the Aston
Martin, Bentley, Bricklin, Daimler, DeLorean, Excelsior, Ferrari, Jensen,
Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected
models of BMW, Mercedes-Benz, Cadillac, and Lincoln are
covered.

An antique automobile is defined as any vehicle over twenty (20) years old
or any vehicle that has not been manufactured for ten (10) years or more.
This benefit is provided for only those vans manufactured and designed to
transport a maximum of eight (8) people and which is used exclusively to
transport people.

If you have any questions regarding a specific vehicle, call the
Benefit Administrator at 1-800-VISA-911. If you are outside the United
States, call collect at 0-410-581-9994.

What do I need from the auto rental company in order to file a Visa
Auto Rental CDW claim?
At the time of the damage or theft, or when you return the rental vehicle,
immediately ask the auto rental company for:

- A copy of the Accident Report Form and claim document, which should
  indicate the costs you are responsible for and any amounts that have
  been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?
You, the cardholder, are responsible for reporting your claim to the Benefit
Administrator immediately, but in no event later than forty-five (45) days*
from the date of theft or damage, or your claim will be denied. Notice to any
other party will not suffice. Furthermore, we reserve the right to deny any
claim that contains charges that would not have been included had the
Benefit Administrator been notified before those expenses were incurred.
We therefore advise you to notify us immediately after any theft or
damage.

Mail the following documentation to the Benefit Administrator:

- The completed and signed Visa Auto Rental CDW Claim Form. Your
  completed claim form must be postmarked within ninety (90) days*
  of the date of the damage or theft, even if all other required
documentation is not yet available, or your claim will be denied.
- A copy of your receipt or monthly billing statement as proof that the
  entire vehicle rental was charged and paid for with your eligible Visa
  card.
- A statement from your insurance carrier (and/or your employer or
  employer’s insurance carrier, if applicable) or other reimbursement
  showing the costs for which you are responsible and any amounts
  that have been paid toward the claim. Or, if you have no applicable
  insurance or reimbursement, please provide a notarized statement
to that effect.
- A copy of the declaration page from your automobile insurance carrier.

Enclose all the documents you received from the auto rental company:

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit
  Administrator to substantiate the claim.

For faster filing, submit your claim online. It’s easy, convenient, and
available at no extra cost to eligible Visa cardholders. To submit your
claim and learn more about Visa Auto Rental CDW go to the Visa Auto
Rental CDW Claim Center at www.visa.com/claims.

If you experience difficulty in obtaining all the required documents within
ninety (90) days* of the date of theft or damage, just submit the claim form
and any documentation you already have available. NOTE: All remaining
documents must be postmarked within 365 days of the date of theft or
damage.

Do I have to do anything else?
Usually not. Under normal circumstances, the claim will be paid within
fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator
has received all documentation necessary to fully substantiate your claim.
However, after the Benefit Administrator has paid your claim, all your
rights and remedies against any party in respect of this theft or damage
will be transferred to the Provider to the extent of the cost of the Provider’s
payment to you.

The Provider shall then be entitled at its own expense to sue in your
name. Should this occur, you must give the Provider all assistance as the
Provider may reasonably require to secure its rights and remedies
including the execution of all documents necessary to enable the Provider
to bring suit in your name.

* Not applicable to residents of certain states.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent
person to protect the Rental Vehicle from damage or theft. This provision will not be applied unreasonably to avoid
claims.

If you make a claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair
services, no coverage shall exist for such claim and your benefits may be canceled. The Provider reserves the right of the
statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any
and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material
facts by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of
the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by
the Benefit Administrator within twelve (12) months of the date of the damage or theft. No exception for a claim may be
brought by you or us until 90 days after we receive Proof of Loss. After the expiration of two (2) years after the date
of the damage or theft, or when you return the rental vehicle, the statements of each cardholder. Each cardholder agrees
that such representations are accurate and complete. Any and all relevant provisions shall be void in case of fraud,
intentional concealment, or misrepresentation of material facts by the cardholder.

If you have any questions regarding a specific vehicle, call the
Benefit Administrator at 1-800-VISA-911. If you are outside the United
States, call collect at 0-410-581-9994.

What do I need from the auto rental company in order to file a Visa
Auto Rental CDW claim?
At the time of the damage or theft, or when you return the rental vehicle,
immediately ask the auto rental company for:

- A copy of the Accident Report Form and claim document, which should
  indicate the costs you are responsible for and any amounts that have
  been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?
You, the cardholder, are responsible for reporting your claim to the Benefit
Administrator immediately, but in no event later than forty-five (45) days*
from the date of theft or damage, or your claim will be denied. Notice to any
other party will not suffice. Furthermore, we reserve the right to deny any
claim that contains charges that would not have been included had the
Benefit Administrator been notified before those expenses were incurred.
We therefore advise you to notify us immediately after any theft or
damage.

Mail the following documentation to the Benefit Administrator:

- The completed and signed Visa Auto Rental CDW Claim Form. Your
  completed claim form must be postmarked within ninety (90) days*

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