



## Terms and Conditions



# Insured Journey

Insured Journey benefit will apply for Covered Trips purchased in full with the eligible Visa account on or before January 31st, 2019, even if travel dates are after January 31, 2019. Coverage is subject to the terms and conditions that apply. Trips purchased on or after February 1st, 2019 will not be eligible for Insured Journey benefit.

As an International Visa cardholder with this benefit, you, your spouse, and your dependent children under 23 years of age, will each be insured automatically up to the benefit amount as provided by your card issuer against accidental bodily injuries that are the sole cause of death\*\* or dismemberment arising from an accident that occurs during an insured journey.

A trip is considered an insured journey if (a) the full travel fare has been purchased with a valid international visa card; (b) travel is more than 150 kilometers from the eligible person's permanent place of residence; and (c) the maximum duration of any one trip is no more than 60 days. The coverage of an insured journey begins when you disembark from the common carrier at the destination of your insured journey (as designated on your ticket) and ends when you board the common carrier for departure (as designated on the return portion of your ticket).

This insurance does not provide common carrier coverage during travel to and from an insured journey. This coverage is meant to complement and not duplicate the common carrier coverage on your international Visa card

## What do I need to be eligible?

You must possess a valid and active International Visa card and use it to purchase the entire travel fare(s).

## Are frequent flyer and rewards tickets covered?

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees associated with the ticket issuance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, or they are paid with rewards points, only tickets 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 acquired in the loyalty were generated by the use of the Visa card covered by the insurance.

## What is the benefit?

If accidental bodily injury results in death or dismemberment within 365 days, including loss of sight, speech and hearing, the following benefits will be paid:

### Loss / Percentage of benefit payable

Accidental loss of life	100%
Loss of both hands or both feet, or the sight of both eyes, or speech and hearing in both ears, or one hand and one foot, or either hand or foot, and sight of one eye	100%
Accidental loss of one hand or one foot, or the sight of one eye, or speech or hearing in both ears	50%
Accidental loss of index finger and thumb on same hand	25%

For losses resulting from the insured person being unavoidably exposed to the elements due to an accident, the benefits will be payable as if resulting from an injury. 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 person cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which such person was a passenger, then it shall have suffered loss of life within the meaning of the policy.

Visa is not an insurance company. The services and the insurance coverage are provided to the cardholders by AIG, through their insurance companies or associated companies in the country. The descriptions of these benefits are not insurance policies. The insurance is subject to the general terms and conditions, limitations and exclusions of the policy purchased by Visa, and all cards are subject to changes or cancellation of the general terms and conditions of this insurance.

If the insured has multiple losses as the result of one accident, the company will pay the single largest benefit amount applicable. The death benefit will be paid to the beneficiary designated by the insured, or if there is no such designation, to the first surviving beneficiary scheduled on the policy.

## What is not covered?

Loss resulting from:

1. Suicide, attempted suicide, or intentionally self-inflicted injuries
2. Sickness, bacterial infection (except bacterial infection caused by an injury or if death results, from accidental consumption of a substance contaminated by bacteria),
3. Any act of declared or undeclared war;
4. Congenital anomalies and conditions arising out of or resulting there from;
5. 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;
6. 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;
7. Participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
8. Participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc);
9. Service in the military, naval or air service of any country;
10. Being 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;
11. Either directly or indirectly any injury, sickness, death, loss or expense attributable to HIV (Human Immunodeficiency Virus) and/or an HIV related sickness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused;
12. Any loss that is covered by the common carrier insurance benefit on your International Visa card.

This is a summary of the exclusions. Complete exclusions are contained in the policy on file with Visa International.

## How is the claim submitted?

The cardholder or beneficiary has three options to open a claim:

### 1. Benefits Portal

The cardholder may access the Visa Benefits' Portal through the link [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"

### 2. By Phone

- a. Please contact the Visa Customer Service Center
- b. The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim
- c. All required documents, including the claim form, must be sent electronically to [laclaim@ap-visa.com](mailto:laclaim@ap-visa.com)

### 3. By Mail

#### Claims Administrator Visa Card Benefits Administration

Maipú 255, Piso 17  
C1084ABE, Buenos Aires, Argentina

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year at [Laclaim@ap-visa.com](mailto:Laclaim@ap-visa.com) or call the customer service telephone number on the back of your Visa card.

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.

## General exclusions

1. Suicide, attempted suicide or intentionally self-inflicted Injury;
2. Sickness unless specifically covered in the Policy;
3. Congenital anomalies and conditions arising out of or resulting there from;
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 Injury;
6. 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 governmental authority in hindering, combating or defending against 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 to

operate; or serving as a member of the crew of any aircraft except as provided in the policy;

10. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
11. Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc);
12. 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 commit, an illegal act by or on behalf of the Insured or their beneficiaries;
16. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
17. Any expenses covered under any workers compensation or employer's liability policy;
18. The 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 The 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

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa International. throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your international Visa card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

ALG 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 ALG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa International, Latin America and Caribbean Region, Miami, Florida. If a statement in the description of coverage and any provision in the policy differ, the locally admitted policy issued in

the jurisdiction where your Visa International card has been issued will govern.

If you need to submit a claim or have questions regarding this program, contact the Claims Administrator, 24 hours a day, 365 days a year at [LACclaim@ap-visa.com](mailto:LACclaim@ap-visa.com) or call the customer service telephone number on the back of your Visa card.

PLEASE NOTE: The benefits described above do not apply to all Latin American and Caribbean International Visa Cards. Please check with your bank to verify that the coverage applies to your Visa Card.

## Benefit amount

### Core Benefits / Benefit Amount

Visa Infinite	• USD 50,000
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### Optional Benefits / Benefit Amount as decided by the issuer bank

Visa Classic	• USD 75,000 • USD 100,000 • USD 250,000 • USD 500,000
Visa Gold	• USD 75,000 • USD 100,000 • USD 250,000 • USD 500,000
Visa Platinum	• USD 75,000 • USD 100,000 • USD 250,000 • USD 500,000
Visa Signature	• USD 75,000 • USD 100,000 • USD 250,000 • USD 500,000
Visa Infinite	• USD 75,000 • USD 100,000 • USD 250,000 • USD 500,000

## Important notice

Insured Journey benefit will apply for Covered Trips purchased in full with the eligible Visa account on or before January 31st, 2019, even if travel dates are after January 31, 2019. Coverage is subject to the terms and conditions that apply. Trips purchased on or after February 1st, 2019 will not be eligible for Insured Journey benefit.

The description of these programs and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not insurance policies. Described insurances are subject to the terms and conditions in the applicable policies, which include certain restrictions, limitations and exclusions; and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning

the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card program, customer agreement, card benefits and features, and other disclosures and issuer practices are in full compliance with all applicable federal, state, and local laws, regulations, and other legal requirements. Issuers should review the card benefits program with their legal counsel to ensure that the card benefits program and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this program, including any such programs provided by insurance company affiliates of AIG and AXA, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

The terms and conditions described in this document do not apply to Visa cards issued in Brazil.