

Terms and Conditions

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.

NOTE: Please be advised that Visa will discontinue the Auto Rental Insurance benefit for eligible Consumer Gold and Platinum cards.

Auto rentals starting on or after the effective cancellation date will not be covered (see Annex), however eligible auto rentals that start on or before the effective cancellation date will be covered according to these terms and conditions.

In order to confirm this effective date for your card and issuing bank's country please refer to the Annex page of these terms and conditions.

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 any 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.

Computer System: means any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information.

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.

Electronic Data: means any data stored on a computer system.

Personal Vehicle Sharing Program: means a network, service or any arrangement to facilitate the sharing of private passenger automobiles for use by individuals other than the vehicles registered owner.

Rental Agency: means a commercial rental company licensed under the laws of the applicable jurisdiction and whose primary business is renting automobiles [or recreational vehicles]. [Rental Agency does not include a Personal Vehicle Sharing Program.

Rental Car: a land motor vehicle with four or more wheels which the Eligible 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, Lotus, Maserati, Porsche, Rolls Royce.

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.

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).

Ride Sharing: means the use of any vehicle in connection with a Ride Sharing Program during any time period when the driver is logged into an online-enabled ride sharing application or digital network as a driver, when the driver accepts a requested ride, is in route to pick up a passenger, or is transporting a passenger until the passenger departs the vehicle.

Ride Sharing Program: means a transportation network, service, or any arrangement in which drivers and passengers arrange transportation services, including through an online-enabled ride sharing application or digital network.

What is not covered?

- Vehicles not required to be licensed
- Trucks, Light Trucks and/or Pickup Trucks that are being used for commercial purposes and Vans with capacity of more than 8 people.
- Antique cars (over 20 years old or have not been manufactured for ten or more years)
- Limousines
- Expensive or exotic cars, including but not limited to as Aston-Martin, Bentley, DeLorean, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls-Royce.
- Motorcycles, mopeds, motor bikes, bikes, campers, trailers, golf carts (low speed vehicles – neighborhood electric vehicles) and recreational vehicles (motor homes).
- 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 Rental Car Agreement
- Losses covered by any insurance coverage and/or collision damage insurance purchased through the car rental agency.
- Leases and mini leases.
- For rental agreements in excess of 31 days there is no coverage after the 31st day.
- Gradual wear and tear due to normal use or mechanical problems.
- Injury to any person or damage to any object that is inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal Liability.
- Losses resulting from intentional acts, or losses arising from admission 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 activities or smuggling.
- Confiscation by the authorities.
- Any loss which occurs while the Rental Car is off- road (meaning any time at which the Rental Car is located on an unpaved surface or a surface which is not a regularly maintained state or government road);
- The cost of the insurance coverage purchased through the auto rental company.
- The operation and care of the vehicle contrary to the terms of the auto rental contract.
- Vehicles that are not rented from a Rental Agency.
- Any loss involving the Rental Vehicle being used for hire including while the vehicle is being used for Ride Sharing in connection with a Ride Sharing Program, for commercial use, or as a public or livery conveyance;
- The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within Rental Car as a result of unauthorized access or unauthorized use of such system or data or the transmission, a denial of service attack or receipt or transmission of malicious code.

Benefit amount

Core Benefits	Coverage Area
Visa Signature	Worldwide *
Visa Infinite	Worldwide *
VTM Platinum	Worldwide *

Optional Benefits	Coverage Area
Visa Classic**	Worldwide *
Visa Gold**	Worldwide *
Visa Platinum**	Worldwide *

Note

*Coverage includes country of card issuance, only if allowed by local regulations

**Optional Coverage, not a core benefit. US & Canada: Coverage is limited to Canada and the 50 states of the United States of America. Rentals in the U.S. Virgin Islands and Puerto Rico are not covered.

NOTE: See the Annex section for the cancellation of this benefit for Gold and Platinum cards. In order to confirm this effective cancellation date for your card and issuing bank's country please refer to the Annex section of these terms and conditions.

How is the claim submitted?

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 will answer any questions the Cardholder or the auto rental company representative may have and will send the Cardholder a claim form.

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 by using the Visa Benefits Portal: 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 on www.visa.com/benefitsportal

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 have a question about how to submit the claim, go to www.visa.com/benefitsportal and chat with an agent or call the customer service on the back of your Visa card 24 hours a day and 365 days a year

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.

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 March 2022. 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.

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 your Visa Card.

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

ANNEX:

Effective July 1st, 2021 the Auto Rental Insurance (ARI) benefit will be discontinued for the eligible Consumer Gold and Platinum cards issued in the following countries: Argentina, Chile, Uruguay, Paraguay, Ecuador, Colombia and Venezuela.

Auto rentals starting on or after July 1st, 2021 will not be covered by the benefit, but eligible auto rentals starting on or before June 30th, 2021 will be covered subject to these applicable terms and conditions.

+++

Effective October 1st, 2021 the Auto Rental Insurance (ARI) benefit will be discontinued for the eligible Consumer Gold and Platinum cards issued in the following countries: Dominican Republic, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama, Antigua, Bahamas, Bermuda, Cayman Islands, Dominica, Guyana, Haiti, Jamaica, Curacao, Aruba, Saint Kitts and Nevis, St. Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Belize, Peru.

Auto rentals starting on or after October 1st, 2021 will not be covered by the benefit, but eligible auto rentals starting on or before September 30th, 2021 will be covered subject to these applicable terms and conditions.

+++

Effective March 31st, 2022 the Auto Rental Insurance (ARI) benefit will be discontinued for the eligible Consumer Gold and Platinum cards issued in Mexico.

Auto rentals starting on or after April 1st, 2022 will not be covered by the benefit, but eligible auto rentals starting on or before March 31st, 2022 will be covered subject to these applicable terms and conditions.