Travel Accident Insurance Continued...

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all losses due to the same accident is the Principal Sum.

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet, and entire and irreversible loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person’s death. If a Covered Person was declared or undeclared.

Injury means bodily injury or injuries, sustained by the insured person, which result in the direct cause of Loss, independent of disease, which, occurring while the Covered Person is under this policy. This description of coverage details material

Beneficiary: Benefit for Loss of life is payable to your estate, or to the ben

Notice of Claim: Written Notice of Claim, including your name and refer

The Cost: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material

Questions: Answers to specific questions can be obtained by writing to the

The Plan Administrator

Terms and Conditions:

You’re Covered with:

Auto Rental Collision Damage Waiver

Travel Accident Insurance

Travel and Emergency Assistance Services

You are eligible if you are a valid cardholder of an eligible Visa card issued

Legal Referral Assistance

Assistance Provisions for Travel and Emergency Assistance Services

The Benefit Administrator can make travel arrangements to repatriate the remains. Please Note: All costs are your responsibility.

Emergency Ticket Replacement helps you through your carrier’s lost ticket reissue process and assists in the delivery of a replacement ticket you should lose your ticket to you. Please Note: All costs are your responsibility.

Lost Luggage Locator Service can help you in the common car

You can arrange contact with English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel; if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. Please Note: All costs are your responsibility.

Emergency Transportation Assistance can help you make all the nec

Emergency translation Services provides telephone assistance in all ma

Travel Accident Insurance

For Illinois Residents Only the following statement is added: If a Covered

This benefit offers services designed to help you in case of an emergency

All costs are your responsibility.

Please Note:

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Please Note:

Visa and Personal Information

Types of Protection

Times the Value

& it’s all free with your HFS Rewards Visa® Credit Card

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Visit www.visa.com/TravelAssistance

Please read and retain for your records. Your eligibility is determined by your financial institution.

Travel and Emergency Assistance Services

For more information about the benefit described in this guide, call the

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The Company, at its expense, has the right to have you examined as often as

You are eligible if you are a valid cardholder of an eligible Visa card issued

Pre-Trip Assistance

Please Note:

Emergency Medical Assistance can record and relay emergency messag

Medical Referral Assistance provides medical referral, monitoring, and follow-

All costs are your responsibility.

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States. Your spouse and children (dependent children are dependents under twenty-two (22) years old) may all benefit from these services.

How do I use these services when I need them?

For Illinois Residents Only the following statement is added: If a Covered

What is the specific service and how can they help me?

Emergency Message Service can record and relay emergency messag

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE

The Benefit Administrator in this Guide will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. No provision provided via additional Guide to Benefit, mail statements, or statement messages.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE

The Benefit Administrator can give you names of local English-speaking

The Beneficiary, in the event of a Covered Person’s death, shall be presumed, subject to all other terms and conditions of this policy, the Covered Person’s legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably request related to your Visa and/or credit card under this provision. This provision applies whether or not the third party admits liability.

1 Your spouse, unmarried dependent children), under age nineteen (19),

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You are eligible if you are a valid cardholder of an eligible Visa card issued

If you arrange medical payments from your Visa or personal account.

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Please Note:

You are eligible if you are a valid cardholder of an eligible Visa card issued

You're Covered with:

Travel and Accident Insurance

Travel Assistance & Benefits Guide

This benefit provides coverage in the event of a Covered Person’s death. If a Covered Person was declared or undeclared.

Incapacity or’s incapacity.

Incapacity is defined as a condition that renders the insured person incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly depen

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Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?
Immediately report the accident or theft to the local police and to the auto rental company. The rental company will then report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 804-673-1164. The Benefit Administrator will advise you of the appropriate course of action. If you order the rental vehicle be towed, it is your responsibility to notify the Benefit Administrator immediately after any incident.

What happens after I report the theft or damage?
You should report theft or damage as soon as possible, but no later than forty-five (45) days from the date of the incident. The Benefit Administrator will instruct you what to do to substantiate the claim. If you do not submit all required documentation within thirty (30) days of the date of the theft or damage, the claim will be denied. The Benefit Administrator will not reimburse for the cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.

How do I submit my claim?
• A police report, if obtainable
• The completed and signed Auto Rental CDW claim form.

What do I need from the auto rental company in order to file a claim?
All claims must be reported to the Benefit Administrator immediately after the auto rental company in order to file a claim. The auto rental company will report the theft or damage for which a claim form has not been received within sixty (60) days of the theft or damage, even if all other required documentation is received.

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 extinguished. Further, no legal action may be brought to recover on this benefit. Further, no legal action may be brought to recover on this benefit.

What will the auto rental company do to substantiate the claim?
In order to substantiate the claim, the auto rental company must provide the following documentation:

1. The completed and signed Auto Rental CDW claim form.
2. A copy of the initial and final auto rental agreement(s)
3. A copy of the police report, if obtainable
4. A notarized statement of no insurance or reimbursement
5. Two (2) photographs of the damaged vehicle, if available
6. A police report, if obtainable

How do I file a claim?
You are eligible only if you are a valid cardholder whose name is embossed on your Visa card or whose name is clearly printed on your account. To file a claim to the Benefit Administrator, complete and submit the Auto Rental CDW claim form:

• A copy of your report or monthly billing statement as proof that the entire repair bill was charged and paid for with your 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 or paid toward the claim
• A copy of your rental agreement or insurance certificate
• A copy of the police report, if obtainable
• A police report, if obtainable

You must provide supporting documentation as requested by the Benefit Administrator. This documentation must include, but is not limited to:

• Your Auto Rental CDW claim form

Who is responsible for paying the claim?
The auto rental company, on your behalf, is responsible for paying the claim. You are reimbursed by the Benefit Administrator for the deductible and any amounts paid by the auto rental company for repair of the rental vehicle.

Eligibility and Period of Coverage
This benefit is available in the United States and most foreign countries. The benefit applies to all covered persons while they are in possession of the rental vehicle and the benefit is subject to your Visa card terms and conditions. The benefit will not apply if you are outside the United States and the rental vehicle is in possession of the rental company.

What is covered and what is not covered?
This benefit will not apply if you are outside the United States and the rental vehicle is in possession of the rental company.

What do I need to do to get covered?
• A copy of your report or monthly billing statement as proof that the entire repair bill was charged and paid for with your 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 or paid toward the claim
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