



Terms and Conditions



Baggage Delay

If the baggage does not arrive at the intended destination on the ticketed flight, you, your spouse, your children and/or whoever you purchased a ticket for with your Visa card will be eligible to receive the amount as stated in the Schedule of Benefits independent of the number of "checked" baggage.

What do I need to be covered?

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

Relevant Definitions

Common Carrier

Any legal entity that operates a Common Carrier Conveyance.

Common Carrier Conveyance

Any land, water or air conveyance operated under a valid and in good standing license for the transportation of passengers for hire for which a ticket has been obtained.

Spouse

Husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country.

Visa Rewards Program

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 program were generated by the use of the Visa card covered by the insurance

Conditions

1. All benefits are paid in "excess" of the common carrier's liability coverage;
2. The baggage must be properly checked with and under the possession, care, custody and control of the common carrier during a covered trip;
3. Insurance benefits are provided for covered trips (worldwide);
4. A covered trip shall be deemed to have commenced when the insured person boards a common carrier for the purpose of going on such trip;
5. Baggage which appears to be delayed, must be formally notified to the common carrier immediately and a claim must be filed with the common carrier;

What is not covered?

1. Carrier caused delays where the cost of expenses is fully recovered/recoverable from the common carrier.
2. Flights returning to the original point of departure or to the city in which the insured resides.
3. Inherent vice or damage;
4. Confiscation or expropriation by order of any government or public authority;
5. Seizure or destruction under quarantine or custom regulation;

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.

6. Radioactive contamination;
7. Usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
8. Transporting contraband or illegal trade;
9. Trips returning to the original city of residence in the insured person's home

Benefit amount

Core Benefits / Benefit Amount

| | |
|----------------|---------------|
| Visa Signature | Up to USD 500 |
| Visa Infinite | Up to USD 600 |

Optional Benefits / Benefit Amount

| | |
|---------------|---------------|
| Visa Classic | Up to USD 500 |
| Visa Gold | Up to USD 500 |
| Visa Platinum | Up to USD 500 |

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

- 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 lacclaim@ap-visa.com

3. By Mail

Claims Administrator
Visa Card Benefits Administration
Maipú 255, Piso 17
C1084ABE, Buenos Aires, Argentina

Claim Documentation

- Copy of the Visa card account statement showing the total charge for the ticket (s).
- A copy of the common carrier ticket as proof that the full travel fare has been charged to your Visa card.
- Report provided by the transport company declaring baggage delay.
- Wire form.
- Additional information may be required.

Notes

- Cardholder must report any claim within 30 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 at LACclaim@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.

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. The benefits described in this document do not apply to Brazil issued cards nor to all Latin American and Caribbean International Visa Cards. Please check with your bank to verify that the 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.

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 throughout the Latin America and Caribbean Region and is updated to May 2018. 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, Latin America and Caribbean Region.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company. 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, Latin America and Caribbean Region 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.

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 or call the customer service telephone number on the back of your Visa card.