Lodging Reimbursement

You must be away from home at the time the insurance becomes effective; in a situation where You, or an Immediate Family Member of the Insured Person, is hospitalized or under a physician’s orders to be absent from home, for reasons other than the manifestation of an illness or disease, due to a common carrier. You shall be entitled to the lesser of the amount of the undiscounted payments made by the Common Carrier, or the Reimbursement Limit for Lodging listed in the Tabular Content. Reimbursement Limit for Lodging shall be as follows:

- $300.00 per day, inclusive of taxes. Total reimbursement shall be limited to $1,200.00 per Eligible Person.

Definitions

Immediate Family Member means Your spouse or common-law partner, and such other persons as are included in this definition in the Travel Insurance Policy.

Pregnancy means the condition resulting from the fertilization of an ovum by a spermatozoon.

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you. Dependent roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or commitment is required. Whenever you need Roadside Dispatch, simply dial our toll-free number and a trained road service specialist will dispatch the nearest authorized service provider to your location. You’ll receive fast, courteous, professional service. You pay only for the service you need. Roadside Dispatch is available in all 50 states, the District of Columbia and Puerto Rico.

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Travel and Emergency Assistance Services

What is this benefit?

Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of the services requested. The benefit described in this Guide to Benefits will not apply to Visa Signature cardholders whose accounts are modified by subsequent endorsements.

Is there a charge for these services?

Travel and Emergency Assistance Services do not involve any charge to you, the Visa Signature cardholder. However, you may be required to pay for the service(s) provided.

Auto Rental Collision Damage Waiver

Where is the benefit available?

Auto Rental Collision Damage Waiver (CDW) is available at any time and anywhere in the U.S. and its territories, as well as in all jurisdictions where the auto rental company operates.

How is the benefit delivered?

Automatic coverage is available upon the commencement of your rental vehicle agreement. CDW is not available where auto rental companies do not provide coverage.

What losses are covered?

The Auto Rental Collision Damage Waiver protects you from financial responsibility for covered repairs or replacement of a covered vehicle.

- Property damage or theft of the rental vehicle
- Damage to rental vehicle from collision
- Damage to a covered vehicle from collision with an uninsured or underinsured motorist
- Damage to a covered vehicle from collision due to operator negligence

What losses are not covered?

Losses are not covered if you are responsible for the rental vehicle.

- Losses which are covered by your personal auto insurance policy
- Losses which are covered under the terms of a personal accident policy
- Losses which are covered by any other insurance

How from the company works with other insurance?

When you pay for your CDW, you are paying for the privilege to be protected. Any physical or financial losses which fall within the parameters of the benefit are the responsibility of the insurance company that issued you the insurance.

- Automobile Collision Damages
- Fire Damages
- Theft of personal property

- Where is my benefit?

Auto Rental Collision Damage Waiver is available anywhere in the U.S. and its territories, as well as in all jurisdictions where the auto rental company operates externally.

How do I make a claim?

To make a claim under Auto Rental Collision Damage Waiver, you must report the claim to the claims administrator within thirty (30) days of the date of the incident.

Filing an Auto Rental CDW Claim

What if I have an assistance or referral service on my card?

For questions about your assistance or referral service, call the Benefit Administrator at 1-800-289-0818.

Definitions

- Auto Rental Collision Damage Waiver: A wildlife insurance policy that covers financial losses resulting from covered vehicle damage.

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