Definitions for Personal Security and Financial Protections

Itemized Sales Receipt: An itemized sales receipt is required. For repair services, the repair estimate or repair bill, indicating cause of failure, is required. For lost or stolen items, a description of the item and its serial number, and any other documentation deemed necessary to substantiate your claim (this includes bills and, if necessary, supporting documents). For replacement items, application for replacement (if available). For software, a copy of the itemized sales receipt.

It is the responsibility of the Eligible Person to secure, in a reasonable manner, all rights and remedies. In the event that the Eligible Person fails to secure any rights or remedies, the benefit described in this guide will not apply.

TIP: If you are involved in a covered loss that is relatively straightforward (e.g., a fender bender with no personal injury), you may need to complete a claim form and submit the necessary supporting documents to receive reimbursement. But for no more than 180 days after the date of failure, plus 45 days for travel and emergency assistance services and any other services which the Benefit Administrator deems necessary to substantiate your claim (this includes bills and, if necessary, supporting documents).

Visa Business Credit Card

Auto Rental Collision Damage Waiver

To be eligible, the event must have occurred in the United States while using the Visa Business Credit Card.

How to use Auto Rental Collision Damage Waiver

1. Search the nearest renter from the following locations: Auto Rental Collision Damage Waiver – TIP:

[...]

All Supporting Documents must be provided within 6 MONTHS of the date of failure. Be sure to retain the original repair estimate or repair bill, indicating cause of failure, for repair services, a description of the item and its serial number, and any other documentation deemed necessary to substantiate your claim (this includes bills and, if necessary, supporting documents). For replacement items, application for replacement (if available). For software, a copy of the itemized sales receipt.

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All supporting documents must be provided to the Benefits Administrator within five (5) business days.

The Benefits Administrator reserves the right to deny any claim and the conclusion that would not have been denied had the appropriate documentation been provided. In denying any claim the Benefits Administrator will not be required to substantiate the denial.

When you must notify the Benefits Administrator of a claim:

Filing a claim: • Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days of the filing of the claim.

Filing a claim: • Leases and mini leases • Rental periods that either exceed, or are intended to exceed thirty-one (31) consecutive days • Depreciation of the Rental Vehicle caused by the incident including, but not limited to, “diminished value” • Injury of anyone, or damage to anything, inside or outside the Rental Vehicle

Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, and Mercedes-Benz. A claim is not covered if:

If you have questions about a specific claim or coverage when it is to be reported, please provide the following information:

For faster filing, or to learn more about Auto Rental Collision Damage Waiver, Please select the following document:

Benefits Administrator;

ARCDW -B

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