

These coverages and descriptions supersede any coverages and descriptions you may have received earlier.  
Please read and retain for your records.



# Your Visa Card Guide to Benefits

FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR VISA® CARD, OR 1-800-VISA-911®.

For more information about the services described in this Guide, call the customer service number on your Visa Commercial card statement.

## Travel & Emergency Assistance

You can enjoy greater peace of mind thanks to a wide range of Visa emergency services which are available 24 hours a day, 365 days a year. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

### Who is eligible for Travel & Emergency Assistance?

You, your immediate family members, and your business associates may all take advantage of these special emergency services.

### How do I get these services?

They're as close as the nearest phone. You simply call the Program Administrator at **1-800-VISA-911** any hour of the day or night. If you are outside the United States, call collect at 0-410-581-9994.

### Is there a charge for these services?

No. Visa Travel & Emergency Assistance is available to eligible Visa cardholders at no additional charge.

*Please note: Visa Travel & Emergency Assistance provides assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.*

### What are the specific services and what do they provide?

Visa Travel & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. *NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with program guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.*
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Program Administrator can give you names of English-speaking local 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. *NOTE: All costs are your responsibility.*
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have

a car accident, or need legal assistance. In addition, the Program Administrator can coordinate bail payment through a transfer of funds from your Visa or personal account. The Program Administrator can also follow up to make sure bail has been properly handled.

*NOTE: All costs are your responsibility.*

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your business associates home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements to repatriate the remains. *NOTE: All costs are your responsibility.*
- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. *NOTE: All costs are your responsibility.*
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Program Administrator can also arrange a cash advance with your Visa issuing bank. *However, you are responsible for the cost of any replacement items shipped to you.*
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. *NOTE: All costs are your responsibility.*
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at your business or elsewhere. *NOTE: All costs are your responsibility.*
- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

**Program Provisions for Travel & Emergency Assistance:** The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

**NOTE: In this document, "Visa card" refers to Visa Corporate, Visa Purchasing, Visa Fleet, or any combination of these products.**

06/06