**Auto Rental Collision Damage Waiver Program (Cont.)**

When you're on the road for business, you can't afford to be slowed down by car trouble. But with your Commercial Card, fast, friendly help is always just a phone call away. Whether you have a flat, a dead battery, or lock your keys in the car, the Visa® Roadside Dispatch service is there for you, 24 hours a day, seven days a week.

**Safety, security, serenity.** Few things are more frustrating than being delayed by car trouble. Simply call 1-800-VISA-TOW (1-800-847-2869) to arrange service. Visa® Roadside Dispatch® operator will immediately send a local locksmith or tow truck to the rescue. Services provided include towing (up to five miles), tire changing, “jump-starting”, lockout service, fuel delivery (cost of fuel not included), and winching — all for just $59.95 per service call. That’s a small price to pay for peace of mind.

**Any vehicle, anywhere.** Whether you’re driving your car, a company car, a rental, a truck, a trailer, or a four-wheel drive vehicle, you’re covered 24 hours a day, seven days a week.** Our coast-to-coast network of over 6,000 tow-truck operators and locksmiths is at your service in the United States and Canada. So no matter how remote the location, you’re never too far from a helping hand.

**No cash? No worries.** You can use your Commercial Card to pay for any work performed. There’s no need to carry extra cash for roadside emergencies. And there’s no charge for the service until you actually use it.

**Ask us for directions.** Visa® Roadside Dispatch can also provide a personalized trip-routing package for just $5.95. Accurate, easy-to-read traveling instructions and maps detail direct routes, scenic side trips, places of interest, and important numbers for information. Don’t hit the road unprepared. Call 1-800-VISA-TOW before your next trip.

**Visa® Roadside Dispatch®**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Jump-starting</td>
<td>$59.95</td>
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<tr>
<td>Lockout service</td>
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<tr>
<td>Fuel delivery (cost of fuel excluded)</td>
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<td>Towing (up to five miles)</td>
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<tr>
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<td>Delivery of critical documents</td>
<td>$59.95</td>
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<tr>
<td>Breakfast delivery</td>
<td>$59.95</td>
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<tr>
<td>Transport to a hospital</td>
<td>$59.95</td>
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</table>

**Visa® Roadside Dispatch Summary of Terms and Conditions**

Customers must pay service provider for mileage over five miles. Rates apply to non-commercial vehicles only. Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Commercial Credit Card shall have any responsibility or liability in connection with the rendering of this service. Emergency roadside assistance and towing may not be available in areas not regularly traversed or in other “off-road” areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of services may affect assistance responses. You are responsible for any medical assistance or towing charges incurred by facilities responding to your request, even if you are not with your vehicle or your vehicle is gone upon your arrival. Services provided by Signature Nationwide Auto Club, Inc. This program may be discontinued at any time without prior notice.

**Must Have inflated tires.**

**Commercial vehicles excluded.

**Visa® Roadside Dispatch**

<table>
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<tr>
<th>Travel &amp; Emergency Assistance</th>
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- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Benefit 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 young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. **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 Benefit 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 filed for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home 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. **NOTE: In this document, “Visa card” refers to Visa Corporate, Visa Purchasing, Visa Fleet, or any combination of these products.**

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

**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.
Auto Rental Collision Damage Waiver Program

What is this benefit?
Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit (“Auto Rental CDW”) provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that theft or damage not payable by any other party. Here are answers to some commonly asked questions about the benefit.

Who is eligible?
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only as long as you are the original owner of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?
Subject to the terms and conditions in this Guide to Benefit, if you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-charge imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle. If you have personal automobile insurance or other insurance covering this theft or damage, the Visa Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance, and any unimpaired portion of valid administrative and loss-of-charge imposed by the rental car company, as well as reasonable towing charges resulting from the theft or damage of the rental vehicle while it is your responsibility. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

This benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefit, Visa Auto Rental CDW applies to eligible theft or damage, but not covered by insurance or reimbursement from any source.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage, regardless of whether your liability has been established. If you are outside the United States, call collect at 410-581-9994. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form. All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

What is not covered?
• Any obligation you assume under any agreement (other than personal auto policy).
• Any violation of the auto rental agreement or this benefit.
• Injury of anyone or damage to anything inside or outside the rental vehicle.
• Loss or theft of personal belongings.
• Personal liability.
• Expenses assumed, waived, or paid by the auto rental company or its insurer.
• Cost of any insurance or collision damage waiver offered or purchased through the auto rental company.
• Depreciation of the rental vehicle caused by the incident including, but not limited to “diminished value.”
• Expenses reimbursed by your insurer, employer, or employer’s insurance.
• Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contributory or illegal activities.
• Wear and tear, gradual deterioration, or mechanical breakdown.
• Items not installed by the original manufacturer.
• Damage due to off-road operation of the rental vehicle.
• Theft or damage due to hostility of any kind (including, but not limited to: war, invasion, rebellion, insurrection, or terrorist activities).
• Confiscation by authorities.

Vehicles that do not meet the definition of covered vehicles.
• Rental cars operated by: (a) lessees or (b) drivers of any group except those persons whose primary occupation is driving a rental car who are included in the definition of covered vehicles.
• Rental cars driven by employees of any individual merchants.
• Rental cars not personally owned by the cardholder.

What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?
Call the Benefit Administrator at 1-800-VISA-911 for help. If you are outside the United States, call collect at 410-581-9994.

When and where do I have this benefit?
This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where required or prohibited by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How does this benefit apply?
Within your country of residence, Visa Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer’s insurance, or any other valid and collectible reimbursement; however, it will pay for the outstanding deductible portion or other charges, including valid administrative and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, you do not have to claim payment from any other source of insurance before receiving the benefit.

What types of rental vehicles are not covered?
Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Brinklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more. This benefit is provided for only those cars manufactured and designed to transport a maximum of eight (8) people including the driver and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 410-581-9994.

What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?
At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:
• A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
• A copy of the initial and final auto rental agreement(s).

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

Do I have to do anything else?
Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim. However, if the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

* Not applicable to residents of certain states.