



Guide to Benefits Visa Professional Card

These benefits and descriptions supersede any benefits and descriptions you may have received earlier.

Please read and retain for your records.

Effective 3/1/06 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 questions about your balance, call the customer service number on your Visa Business card statement.

Purchase Security and Extended Protection

The Visa Purchase Security and Extended Protection benefits automatically protect many of the new retail purchases that you make with your eligible Visa Business card. The benefits—available at no additional charge—protect your eligible purchases in two ways.

What are these benefits?

Purchase Security

Within the first ninety (90) days of purchase, Purchase Security will, at the Provider's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Visa Business card up to a maximum of \$10,000 per claim and \$50,000 per cardholder in the event of theft or damage.

Extended Protection

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) full year on warranties of three (3) years or less up to a maximum of \$10,000 per claim.

Who is eligible for these benefits?

To be eligible for these benefits, you must be a valid cardholder of an eligible U.S.-issued Visa Business card.

What items are covered by Purchase Security?

Purchase Security protects eligible items of personal property you purchase entirely with your eligible U.S.-issued Visa Business card.

What items are not covered by Purchase Security?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
- Computer software.
- Items purchased for resale.
- Items that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes, cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate.
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.

What items are covered by Extended Protection?

Extended Protection doubles the period of repair service up to a maximum of one (1) year on many items of personal property which have a valid original manufacturer's written U.S. warranty of three (3) years or less and which you have purchased with your eligible U.S.-issued Visa Business card.

What items are not covered by Extended Protection?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
- Items purchased for resale.
- Real estate and items which are intended to become part of real estate.
- Computer software.
- Medical equipment.

Are gifts covered?

Yes, as long as you purchased the gift with your eligible U.S.-issued Visa Business card and it meets the terms and conditions of the applicable benefit.

What about purchases made outside the United States?

Purchase Security

Yes, as long as you purchased the item with your eligible U.S.-issued Visa Business card and it meets the terms and conditions of the benefit.

Extended Protection

Yes, as long as you purchased the item with your eligible U.S.-issued Visa Business card and the eligible item has a valid original manufacturer's written U.S. repair warranty, store-purchased dealer warranty, or assembler warranty of three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?

Purchase Security

Yes. If you want to file a claim, you will need copies of your Visa Business card receipt and your store receipt.

Extended Protection

Yes. If you want to file a claim, you will need copies of your Visa Business card receipt, your store receipt, and the original manufacturer's written U.S. warranty and any other applicable warranty.

How do I file a claim?

Purchase Security and Extended Protection

Call the Benefit Administrator at **1-800-VISA-911** (or collect at 0-410-581-9994) for Purchase Security or Extended Protection within sixty (60) days of loss or damage. **Please note: If you do not give such notice within sixty (60) days after the loss or damage your claim may be denied.** The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Purchase Security and Visa Extended Protection benefits, go to the Visa Purchase Security and Extended Protection Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?

Purchase Security

- Your completed and signed claim form.
- Your Visa Business card receipt.
- The itemized store receipt.
- A police report (**made within 48 hours of the occurrence in the case of theft**), fire report, insurance claim, loss report, or other report sufficient to determine eligibility for benefit.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send in, **at your expense**, the damaged item to substantiate a claim.

Retain the item in the event it is requested by the Benefit Administrator.

Extended Protection

- Your completed and signed claim form.
- Your Visa Business card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim.

This includes bills and, if necessary, a copy of the maintenance record and receipts.

- The original repair order.

All claims must be fully substantiated.

How will I be reimbursed?

Purchase Security

Depending on the nature and circumstances of the incident, **the Provider, at its sole discretion**, may choose to discharge your claim in either of two ways:

1. The damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. The lost or stolen item may be replaced.

You will be usually notified of the decision within fifteen (15) days following receipt of the required proof-of-theft/damage loss documentation.

2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your Visa Business card receipt, less shipping and handling charges, up to a maximum of \$10,000 per claim and \$50,000 per cardholder.* Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the benefit.

Extended Protection

Once your claim has been verified, the item will be repaired or replaced, **at the sole discretion of the Provider**, but for no more than the original purchase price of the covered items as recorded on your eligible Visa Business card receipt, less shipping and handling charges, up to a maximum of \$10,000 per claim and \$50,000 per cardholder.

Extended Protection will pay the facility directly for the repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the benefit.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Do I have to file with my insurance company?

Purchase Security

Yes. If you have insurance (e.g. business owner's, homeowner's, renter's, or automobile), or if you are covered by your employer's insurance, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient at the option of the Benefit Administrator.*

Extended Protection

No; however, if you have purchased or received a service contract or extended warranty, Extended Protection is secondary to that coverage.

* Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your Visa Business account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$10,000 per claim, \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the Visa Business card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in other insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security and Extended Protection: These benefits apply only to you, the eligible Visa Business cardholder, and to whomever receives the eligible gifts you purchase with your eligible U.S.-issued Visa Business card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by these benefits. The Provider will not unreasonably apply this provision to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

The Provider relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft, or product failure.

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefits and policy have been complied with fully.

Purchase Security and Extended Protection are benefits provided to eligible U.S.-issued Visa Business cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider").

These benefits are subject to the terms and conditions outlined and include certain restrictions, limitations, and exclusions. This Guide to Benefits is not a policy of insurance.

In the event of any conflict between this Guide to Benefits and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The benefits described in this Guide to Benefits will not apply to Visa Business cardholders whose accounts have been suspended or canceled.

These benefits are provided to eligible U.S.-issued Visa Business cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefits for Visa Business cardholders, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any benefit provided to eligible Visa Business cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar benefits take effect without interruption, no such notice is necessary. The benefits will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefits are met.

FORM #VPSEPBUSINESSv1 (03/06)

Auto Rental Collision Damage Waiver

What is this benefit?

When certain terms and conditions are met, Visa Business Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. 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 Business card. Only you, as the primary renter 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 the Guide to Benefit, Visa Business Auto Rental CDW reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility and while it is being used for business purposes. Only vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.

This benefit is primary and provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. However, if the rental is for personal reasons, this coverage supplements, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source.

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.

Covered losses are:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the rental agency through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa Business card, and
- Decline the vehicle rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the vehicle rental agreement carefully to make sure you are declining CDW/LDW, and also, to familiarize yourself with the terms and conditions of the auto rental agreement.

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 whether liability has been established. If you are outside the United States, call collect at 0-410-581-9994. The Benefit Administrator will answer any questions you or the rental agency may have and will then 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 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 loss.

You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?

- Any obligation you assume under any agreement.
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Expenses reimbursed under your business or personal automobile insurance policy.
- Depreciation of the rental vehicle caused by loss or damage, including, but not limited to "diminished value."
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed thirty-one (31) consecutive days.
- Leases and mini leases.
- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than forty-five (45) days* from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days* from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

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 0-410-581-9994.

When and where am I covered?

This coverage is available on a 24-hour basis 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, coverage is not available where precluded by law or in violation of the territory terms of the rental agreement, or where 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 Business Auto Rental CDW will apply.**

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

* Not applicable to residents of certain states.

What type of coverage is this?

Visa Business Auto Rental CDW is primary coverage. In other words, when your rental is primarily for business purposes, you do not have to claim payment from any source of insurance before receiving coverage under the benefit. However, if you are on a personal trip and you use your Visa Business card to rent a covered vehicle, your personal insurance would be primary coverage. In this case, Visa Business Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for losses reimbursed by your own insurer, employer, employer's insurance, or any other valid and collectible insurance; however, it would pay only for the outstanding deductible portion or other charges including towing, reasonable administration fees, and "loss of use" charges not covered by your primary automobile insurance policy. If you do not carry personal automobile insurance, Visa Business Auto Rental CDW coverage is primary.

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, Bricklin, 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 vans manufactured and designed to transport a maximum of eight (8) people 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 0-410-581-9994.

What do I need from the auto rental company in order to file a Visa Business Auto Rental CDW claim?

At the time of the accident, theft, or damage, or when you return the rental vehicle, immediately ask the 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).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim will be denied. Notice to any other party will not suffice. 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 theft or damage.

Mail the following documentation to the Benefit Administrator:

- The completed and signed Visa Business Auto Rental Collision Damage Waiver Claim Form. **Your completed claim form must be postmarked within ninety (90) days* of the date of theft or damage, even if all other required documentation is not yet available, or your claim will be denied.**
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa Business card.
- A written confirmation from your employer that the rental was primarily for business purposes.
- If the rental was for personal use, enclose a statement from your insurance carrier showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance, please provide a notarized statement to that effect.
- A copy of the declaration page from your primary automobile insurance carrier if the rental was for personal use.

Enclose all the documents you received from the auto rental company:

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa Business cardholders.

To submit your claim and learn more about Visa Business Auto Rental CDW, go to the Visa Business Auto Rental CDW Claim Center at www.visa.com/eclaims.

If you experience difficulty in obtaining all the required documents within ninety (90) days* of the date of theft or damage, just submit the claim form and any documentation you already have available.

NOTE: All remaining documents must be postmarked within 365 days of the date of loss.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Business Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, after 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 Provider to the extent of the cost of the Provider's payment to you. The Provider shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Provider to bring suit in your name.

* Not applicable to residents of certain states.

Additional Provisions for Visa Business Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be applied unreasonably to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft.

Visa Business Auto Rental CDW is a benefit provided to eligible Visa Business cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). The benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefit is not a policy of insurance. In the event of any conflict between the description of benefit in this Guide to Benefit and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The benefit described in this Guide to Benefit will not apply to Visa Business cardholders whose accounts have been suspended or canceled. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms in this Guide to Benefit and

policy have been complied with fully.

The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any benefit provided to eligible Visa Business cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event a substantially

similar benefit takes effect without interruption, no such notice is necessary. Visa Business Auto Rental CDW will still apply to vehicle rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of benefit are met.

FORM #VBCDW01 (03/06)

Travel and Emergency Assistance Services

You can enjoy greater peace of mind thanks to a wide range of Visa Business 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 and Emergency Assistance Services?

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 Benefit 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 Business Travel and Emergency Assistance Services are available to eligible Visa Business cardholders at no additional charge.

Please note: Visa Business Travel and Emergency Assistance Services provide 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 Business Travel and Emergency Assistance Services 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 benefit 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 Benefit 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 Business 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 Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa Business 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 business associates home and staying in contact with family members or employers. In the case of a death, the Benefit 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 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 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.

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

FORM #VTEAB (03/06)

Concierge Service

Now your customers can enjoy convenience and special services with toll-free, around-the-clock access to concierge-level travel, event and entertainment assistance, gift finding, reservations and more with the worldwide Concierge Service.

The Concierge Service provides assistance with travel arrangements, assistance with special requests for event tickets, assistance with gift purchases, floral arrangements, securing of limousines, and reservations for restaurants or tee times on public golf courses. The Concierge Service was developed to take convenience and service to the highest level.

How to Access Concierge Service

With the Concierge Service, your customers have access to the wide range of premium services by calling one toll-free number, **1-888-428-5393**,

24 hours a day, seven days a week. The one-stop shopping and purchasing convenience of the Concierge Service will give your customers the unique, elite, convenient services that make life just a bit more worthwhile and exciting.

Travel-Related Services

Now your customers can enjoy concierge-level travel services including airline tickets, hotel and resort reservations, and limousine and car rental arrangements. The Concierge Service is a full-service travel agency handling global travel arrangements for nearly a decade, as well as providing local tourist and city information.

Restaurant Reservations

With over 5,000 restaurant profiles in more in cities worldwide, as such the culinary capitals of the world will be available to your customers. Dining data files list restaurant information about cuisine, prices, hours, card acceptance and requirements for attire. The Concierge Service will help with reservations.

Golf Course Access

The golf lovers among your customers will love having access to book tee times on the best public golf courses worldwide. The Concierge Service can provide information such as green's fees, club facilities and reservation advice, total yardage, total par, slope rating—not to mention which course has a lava garden in the middle of the green, which course uses llamas as caddies and where you can find a Mickey Mouse-shaped bunker.

Sporting, Entertainment and Event Tickets

With an extensive access to venues in cities worldwide, the Concierge Service provides your customers access to great entertainment and sports events. They can receive information about discos, cinemas, clubs, pubs, plays, cultural performances and international festivals. The Concierge Service can guide customers to landmarks, memorials, museums, parks and nature preserves. Whether it's tickets to Wimbledon, the Three Tenors in Concert, or a Broadway play, the Concierge Service has the network to make dreams come true!

Hotel and Resort Reservations

With extensive access to hotels, resorts and other accommodations worldwide, the Concierge Service can find the perfect hotel, resort, country inn or bed & breakfast that will make any trip special. The data files contain all the details your customers will need to make the perfect selection. In combination with airline tickets, car rentals, dining reservations, and event tickets, the Concierge can design the entire itinerary.

There's More

To round out the menu of services offered through the Concierge Service, the concierge has made arrangements to go even further. The Concierge Service will act as your customers' very own 24-hour gift-finding, order-taking and delivery services for flowers, floral arrangements, gifts and gift baskets. Your customers simply tell the Concierge Service representative what they are looking for and their price range. The Concierge Service will do the shopping and handle all orders and delivery.

Using the Concierge Service means guaranteed superior selection and access for your customers at a reasonable price. That means your customers won't pay any more than if they found items on their own because the Concierge Service doesn't assess a service charge. Your customers pay only for purchases and any normal and appropriate delivery charges. This means a well-defined, premium Concierge Service that keeps costs under control.

Now your customers can enjoy convenience and special service with toll-free, 'round-the-clock, worldwide access to concierge-level travel, entertainment assistance and gift-finding through the Concierge Service. One phone call can put customers in direct contact with a knowledgeable, friendly Concierge Service representative who is at their beck and call any time of the night or day.

TRAVEL ACCIDENT INSURANCE

DESCRIPTION OF COVERAGE

Summary of \$250,000 Worldwide Automatic
Common Carrier Travel Accident Insurance Coverage

NOTICE FOR FLORIDA RESIDENTS ONLY: THE BENEFITS OF THE POLICY PROVIDING YOUR COVERAGE ARE GOVERNED PRIMARILY BY THE LAW OF A STATE OTHER THAN FLORIDA.

Description of Coverage

The Program. As a Capital One Visa Professional Cardmember*, you, your spouse and your dependent children and any authorized users of the account ("Insured Person(s)"), will be automatically insured against an accidental Injury that is the sole cause of loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any Common Carrier, provided the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers or coupons, was charged to your Capital One Visa Professional card account. "Common Carrier" means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons for hire. If the entire cost of the Common Carrier passenger fare is charged to your Capital One Visa Professional account, coverage is provided: 1) while at the airport, terminal or station immediately preceding departure of the Common Carrier; 2) while riding as a passenger in, entering or exiting the Common Carrier; 3) while at the airport, terminal or station of your destination immediately following arrival of the Common Carrier; and 4) while traveling on a Public Conveyance directly from the airport, terminal or station immediately following arrival of the Common Carrier. In addition, if the entire cost of the fare has been charged to your account prior to your departure for the airport, terminal or station, coverage is also provided while riding as a passenger in, entering or exiting any Public Conveyance, but only while traveling directly to the airport, terminal or station, immediately preceding departure of the Common Carrier. "Public Conveyance" means any land only Common Carrier, including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge.

Coverage ends on the following: 1) when you alight from any Public Conveyance after departing from the airport, terminal or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station on a Public Conveyance; or 2) when you depart from the airport, terminal, or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station using other than a Public Conveyance.

Eligibility. This Common Carrier travel accident insurance coverage is provided to you, a Capital One Cardholder of Capital One automatically when the entire cost of the Common Carrier passenger fare(s) is charged to a Capital One Visa Professional account while this insurance is effective. It is not necessary for you to notify Capital One, the Program Administrator, or the Company when Common Carrier tickets are purchased.

The Cost. This travel insurance program is provided at no additional cost to Capital One Cardholders of Capital One.

Beneficiary. The loss of life benefit is paid to the beneficiary designated by the Insured Person. If no such designation has been made, or if no beneficiary is living on the date of the Insured Person's death, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured Person's spouse; b) the Insured Person's children; c) the Insured Person's parents; d) the Insured Person's brothers and sisters; or e) the Insured Person's estate. All other indemnities will be paid to the Insured Person. If you desire a specific beneficiary other than as designated above, notify the Program Administrator, at the address below. The beneficiary designation supersedes any previous notification you may have made.

The Benefits. The full Benefit Amount of \$250,000 is payable for accidental loss of life, two hands or two feet, sight of both eyes, one hand or one foot and sight of one eye, speech and hearing in both ears or any combination thereof. "Injury" means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Insured Person is covered under the Policy.¹ One half of the Benefit Amount is payable for accidental loss of: one hand, one foot, sight of one eye, speech or hearing in both ears. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the metacarpophalangeal knuckle joints of at least four fingers on the same hand, with respect to thumb and index finger, complete severance through or above the metacarpophalangeal knuckle joints of both fingers on the same hand, with respect to a foot, complete severance through or above the ankle joint, with respect to eye, total and irrecoverable loss of the entire sight in that eye, with respect to hearing in an ear, total and irrecoverable loss of the entire ability to hear in that ear, with respect to speech, total and irrecoverable loss of the entire ability to speak. The Company will consider it a loss of hand or foot or thumb and index finger of the same hand even if they are later reattached. "Benefit Amount" means the maximum amount applicable at the time the entire cost of the passenger fare is charged to a Capital One Visa Professional account. The loss must occur within one year of the accident that caused the Injury.² If the Insured Person has multiple losses as the result of one accident, the Company will pay the single largest Benefit applicable to the losses incurred. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual Insured Person as the result of any one accident. In the event of multiple losses arising from any one accident per Capital One Visa Professional account, the Company's liability for all such losses will be subject to an aggregate limit equal to twice the Benefit Amount for loss of life. Benefits will be paid to each Insured Person on a proportionate basis up to this Capital One Visa Professional account aggregate limit of liability.

Note: Maximum benefits for any one single accident are limited to a \$30,000,000 aggregate for all Insured Persons of Capital One combined. Benefits will be paid to each Insured Person on a proportionate basis up to this aggregate limit of liability.

Exclusions. This insurance does not cover any loss caused by or resulting from intentionally self-inflicted Injury; suicide or attempted suicide, whether sane or insane³; war or act of war, declared or not; Injury sustained while riding on any aircraft except a Civil or Public Aircraft or Military Transport Aircraft; Injury sustained while riding on any aircraft a) as a pilot, crewmember or student pilot or b) as a flight instructor or examiner; or sickness or disease.

Effective and Termination Date. Your insurance under this program is effective on the later of: 1) January 1, 2008; or 2) the date you become an eligible person. Your insurance under this program will cease on the earliest of: 1) the date the insurance policy is terminated; 2) the date your Capital One Professional card account ceases to be in good standing; or 3) the date you cease to be an eligible Cardholder.

Your spouse, dependent children and any authorized users' insurance under this program is effective on the later of: 1) the date your insurance begins; or 2) the date the person becomes eligible. Your spouse, dependent children and any authorized users' insurance ends on the earlier of: 1) the date your insurance under this program ceases; or 2) the date the person is no longer eligible.

Filing Claims for Benefits: To file a claim under this program, simply call the Program Administrator toll free at **1-800-735-1408** Monday through Friday, 8 a.m. - 9 p.m., Eastern Time, or write to the Program Administrator: Cardwell Agency, P.O. Box 6175 Westerville, Ohio 43086-6175. The Program Administrator will provide you with instructions and forms for filing proof of loss. If such forms are not sent within 15 days after the giving of notice, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. Written proof of loss must be given to the Company within 90 days after the occurrence of any covered loss, or as soon thereafter as is reasonably possible.

Time of Payment of Claims - Benefits payable under the Policy will be paid immediately upon the Company's receipt of due written proof of the loss.

Physical Examination and Autopsy - The Company at its own expense has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.

Legal Actions - No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of three years after the time written proof of loss is required to be furnished.⁴

Please read this Description of Coverage and keep it in a safe place with your other insurance documents. This Description of Coverage is not a contract of insurance but is simply an informative statement to each eligible Cardholder of the principal provisions of the insurance. Complete provisions pertaining to this program of insurance are contained in Policy Number 9028666 issued and underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (the "Company"), with offices in New York, NY. If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern.

If you have any questions regarding this Common Carrier Travel Accident Insurance program, call toll-free: **1-800-735-1408**, Monday through Friday, 8 a.m. – 9 p.m., Eastern Time.

Note: This Description of Coverage replaces any and all Descriptions of Coverage previously issued with respect to the insurance described herein.

* "Cardmember" means an individual who has been issued a credit/debit card account by {Bank Name or service provider}. Other eligible persons include a Cardmember's respective legal spouse; children who are primarily dependent on the Cardmember for maintenance and support and who are under the age of 19, or up to age 25 if classified as a full-time student at an institution of higher learning; and authorized users (any person who is authorized by the Cardmember and registered with Capital One to use the Cardmember's account).

¹ For Illinois & Vermont residents, the definition of Injury will read: "Injury" means bodily injury resulting directly from an accident which occurs while the Insured Person is covered under the Policy.

² For Pennsylvania residents, the one year time frame does not apply to Accidental Death.

³ For Missouri residents, Exclusion 2 will read: suicide or attempted suicide, while sane.

⁴ For Florida residents, the last sentence of Legal Actions will read: No such action may be brought after the expiration of the applicable statute of limitations from the time written proof of loss is required to be furnished.

Whenever you need emergency service or answers, call the **Benefit Administrator**,
24 hours a day, 365 days a year.
For calls outside the United States, call collect at 0-410-581-9994.

1-800-VISA-911
(1-800-847-2911)

