

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

# Your Guide to Benefits Package

## Visa Professional Credit Card

Effective 3/1/04

For questions or assistance 24 hours a day, 365 days a year, call the toll-free number on the back of your Capital One Visa® Professional Card, or 1-800-VISA-911®.

The Visa Purchase Security and Extended Protection Program automatically protects many of the new retail purchases of personal property that the cardholder (“you”) makes with your eligible Visa Business card. The Program—available at no additional charge—protects your eligible purchases in two ways:

- Purchase Security will replace, repair, or fully reimburse you up to a maximum of \$10,000 per consumer product and \$50,000 per cardholder for eligible items purchased entirely with your eligible Visa Business card for the first ninety (90) days from the date of purchase in the event of loss, theft, damage, or fire.
- 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 consumer product.

As you read through the rest of this Program Guide, you’ll find answers to some of the most commonly asked questions about the Program. If you should have any further questions, please call Purchase Security or Extended Protection at **1-800-VISA-911** at any time of the day or night.

### What items are covered by Purchase Security?

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

### What items are *not* covered?

- Animals and living plants.
- Antiques and collectible items.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles and common carriers.
- 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).
- 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, or insurrection), 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, 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.
- Real estate and items which are intended to become part of real estate.
- Traveler’s checks, cash, tickets, and any other negotiable instruments.

**What items are covered by Extended Protection?**

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

**What items are *not* covered?**

- 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, professional, or commercial use.
- 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 Visa Business card and it meets the terms and conditions of the program.

Purchase Security – protects most gifts that you give household members.

Extended Protection – extends warranties on most gifts that you give household members, friends, and relatives.

**What about purchases made outside the United States?**

Purchase Security protects eligible items purchased, lost, or damaged anywhere in the world. Extended Protection doubles the time period of the original manufacturer's repair warranty only on eligible items that have a valid manufacturer's written U.S. warranty up to a maximum of one (1) year.

**Who is protected under the program?**

To be eligible for this coverage, you must be a valid cardholder of a U.S.-issued Visa Business card. Friends and family members who receive your gifts may also be protected.

**What is the scope of my Purchase Security coverage?**

Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate—but pays in excess of—other valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). After all other insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your Visa account, and subject to the terms, exclusions, and limits of liability of the program. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity.

The maximum total limit of liability is up to a maximum of \$10,000 per consumer product and \$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 set, you will receive no more than the value (as described herein) of the particular pair or set, nor more than the proportional part of an aggregated purchase price of such pair or set.

Purchase Security does not apply as "contributing" insurance, and this "non-contribution" provision shall take precedence over "noncontribution" provisions found in other insurance or indemnity descriptions, policies, or contracts.

**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?**

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.

### **How do I file a Purchase Security claim?**

Call **1-800-VISA-911** within sixty (60) days of loss or damage. ***Please note: Your failure to give such notice within sixty (60) days after the loss or damage may result in denial of the related claim.*** The representative 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.**

Your claim must contain the time, place, cause, and amount of the loss or damage, together with all of the following documentation substantiating your loss:

- 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 benefits.
- A copy of your insurance declaration page, when applicable.
- Any other documentation deemed necessary to substantiate your claim.
- Documentation (if available) of any other settlement of the loss. All claims must be fully substantiated. If applicable, you may also be asked to send in, **at your expense**, the damaged item to substantiate a claim.

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.

### **How is a Purchase Security claim processed?**

Purchase Security claims are handled by our Provider's Designated Program Administrator at:

Visa Purchase Security  
P.O. Box 1257  
Sterling, VA 20167-8420

Depending on the nature and circumstances of the loss, **the Provider, at its sole option**, will repair, rebuild, or replace the item, or directly reimburse you for the purchase price as recorded on the Visa Business card receipt. Reimbursement will take place within five (5) business days of receipt and approval of all required documents.

### **How do I file an Extended Protection claim?**

Call **1-800-VISA-911** immediately upon learning of a product failure. You must have prior authorization from the Program Administrator before having the item repaired. ***Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied.*** The Program Administrator will ask you for some preliminary claim information and send you the appropriate claim form. **The claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure.**

Your claim must contain the original repair order. Submit bills, and if necessary, a copy of the maintenance record and receipts, together with all of the following documentation substantiating your claim:

- Your Visa Business card receipt.
- A copy of the original manufacturer's written 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.

All claims must be fully substantiated.

### **How is an Extended Protection claim processed?**

Extended Protection claims are handled by our Provider's Designated Program Administrator at:

Visa Extended Protection  
P.O. Box 1257  
Sterling, VA 20167-8420

Once your claim is authorized, the Program Administrator will direct you to an approved repair facility where the item will be fixed for you. In most cases, the Provider will reimburse the repair facility directly, but in some

cases the provider will reimburse you directly. Unless otherwise noted, the date of loss shall be the date you first notified the Program Administrator.

**Are there any other conditions on claims?**

**The Provider, at its sole option,** may choose to discharge your claim in either of two ways:

1. The lost or damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. If this option is chosen, you will be notified of the decision within sixty (60) days following receipt of the required proof-of-loss documentation.
2. You may be paid cash for the eligible item, but not more than the original purchase price of the covered item as recorded in your Visa Business card receipt. In either case, the Provider's payment, replacement, or repair made in good faith will discharge the Provider to the extent of the claim.

Program Provisions for Purchase Security and Extended Protection: This protection provides benefits only to you, the eligible Visa Business cardholder, and to whomever receives the eligible gifts you purchase with your eligible 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 Programs. 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, in issuing this policy, relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder 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 or policyholder.

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 Program 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 Program Guide and policy have been complied with fully.

Purchase Security and Extended Protection Program are services provided to eligible Visa Business cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

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

These services are provided to eligible Visa Business cardholders at no additional cost. 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.

Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer nonrenews or cancels any coverages 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 coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

## Travel & Emergency Assistance

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

***Please note: Visa Business 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 Business 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 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 Program Administrator can coordinate bail payment through a transfer of funds from your Visa Business 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 Business cardholders whose accounts have been suspended or canceled. 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.

## **Auto Rental Collision Damage Waiver Program**

### **What is this benefit?**

Visa Business Auto Rental Collision Damage Waiver Program (“Auto Rental CDW Program”) provides—at no additional charge—coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met. Here are answers to some commonly asked questions about the program.

### **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 and any additional drivers permitted by the car rental agreement are covered.

### **What is covered?**

Visa Business Auto Rental CDW Program 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 covered vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.

This program is primary and provides coverage up to the actual cash value of the vehicle as it was originally manufactured. However, if the rental is for personal reasons, this coverage is secondary to any valid and collectible insurance from any other source.

Most private passenger automobiles, minivans, and sport utility vehicles are covered, but some restrictions may apply. Please contact the Program Administrator to inquire about a specific vehicle.

Covered losses are:

- Physical damage and 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.

### **What is *not* covered?**

- Any obligation you assume under any agreement.
- Any violation of the car rental agreement or this program.
- 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 car rental company.
- Expenses reimbursed under your business or personal auto insurance policy.
- 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 thirtyone (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 twenty (20) days<sup>†</sup> from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days<sup>†</sup> 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, or the Republic of Ireland or Northern Ireland.

### **How do I activate this coverage?**

For coverage to be in effect, you must:

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

#### *Helpful hints:*

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

### **What if the car rental company insists that I purchase the car rental company's car insurance or collision damage waiver?**

Call the Program 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 coverage is provided for motor vehicles rented in Israel, Jamaica, or 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 car rental company and the Program Administrator before you travel to make sure your Visa Business Auto Rental CDW Program will apply.**

Coverage 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 car rental company. Coverage terminates when the car rental company reassumes control of the rental vehicle.

### **What type of coverage is this?**

Visa Business Auto Rental CDW Program 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 program.

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, the Visa Business Auto Rental CDW Program would be secondary coverage and would pay only for the outstanding deductible portion or other charges not covered by your primary automobile insurance policy. If you do not carry personal automobile insurance, Visa Business Auto Rental CDW Program coverage is primary.

### **What types of rental vehicles are *not* covered?**

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

<sup>†</sup>Not applicable to residents of certain states.

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.

Coverage 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 Program Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 0-410-581-9994.

**What do I do if I have an accident or the rental vehicle is stolen?**

**Immediately call the Program Administrator at 1-800-VISA-911 to report the loss.** If you are outside the United States, call collect at 0-410-581-9994. The Program Administrator will answer any questions you or the car rental agency may have and will then send you a claim form.

**All claims must be reported immediately following the loss, but in no event later than twenty (20) days<sup>†</sup> following the date of the loss.** Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

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

At the time of the accident, or when you return the rental vehicle, immediately ask your car 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 car 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 Program Administrator within twenty (20) days<sup>†</sup> of the date of loss, 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 Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

Complete and sign the claim form you receive from your call to the Program Administrator, then mail the following documentation to the Program Administrator:

- The completed and signed Visa Business Auto Rental Collision Damage Waiver Program Claim Form. **Your completed claim form must be postmarked within ninety (90) days<sup>†</sup> of the loss, 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 you are responsible for and any amounts that have been paid toward the claim. Or, if you have no other 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.

<sup>†</sup>Not applicable to residents of certain states.

Enclose all the documents you received from the car 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 Program 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 the Visa Business Auto Rental CDW Program go to the Visa Business Auto Rental CDW Program Claim Center at [www.visa.com/visaclaim](http://www.visa.com/visaclaim).

**If you experience difficulty in obtaining all the required documents within ninety (90) days<sup>†</sup> of the date of loss, 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 Program Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Program Administrator has paid your claim of loss, all your rights and remedies against any party in respect of this loss will be transferred to the Program Administrator to the extent of the cost of the Program Administrator's payment to you. The Program Administrator shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Program Administrator all assistance as the Program Administrator may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Program Administrator to bring suit in your name.

Program Provisions for Auto Rental CDW Program: 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 Program Administrator within twelve (12) months of the date of damage or theft.

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

The program described in this Guide 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 coverage. Further, no legal action may be brought against us unless all the terms in this Program Guide and policy have been complied with fully.

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. Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer nonrenews or cancels any coverages 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 coverage takes effect without interruption, no such notice is necessary. Auto Rental CDW Program coverage will still apply to vehicle

rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

\*Not applicable to residents of certain states.

Whenever you need emergency service or answers, call the **Program 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)

## **Concierge Service Program**

### **Concierge Service Program Description**

Now you 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 travel agency and ticketing services for making 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. This Concierge Service was developed to take convenience and service to the highest level.

### **How to Access Concierge Service**

With the Concierge Service, you have access to the wide range of premium offers by calling 1-800-321-6706 24 hours a day, seven days a week. The one-stop shopping and purchasing convenience of the Concierge Service will give you the unique, elite, convenient services that make life just a bit more worthwhile and exciting.

### **Travel-Related Services**

Now you can enjoy concierge-level travel services including airline tickets, hotel and resort reservations, and limousine and car rental arrangements. The Concierge Service can assist you in handling both domestic and global travel arrangements.

### **Restaurant Reservations**

The culinary capitals of the world are available to you. Your Concierge can provide you with information regarding restaurant cuisine, prices, hours, card acceptance and requirements for attire. The Concierge Service will also help with reservations.

### **Golf Course Access**

The Concierge Service can help golf lovers find the best courses during their travels, by booking tee-times or even locating unique courses; looking for a lava garden in the middle of the green? Want a llama as a caddie? Where can you find a Mickey Mouse-shaped bunker? Your Concierge Service will locate the perfect golf course for you!

### **Sporting, Entertainment and Event Tickets**

Looking for great entertainment or tickets to sporting events? Your Concierge will research information about discos, cinemas, clubs, pubs, plays, cultural performances and international festivals and book your tickets upon request. The Concierge Service can guide you to landmarks, memorials, museums, parks and nature preserves. Whether you're looking for tickets to Wimbledon, the Three Tenors in Concert, or a Broadway play, the Concierge Service has the network to you're your dreams come true!

### **Hotel and Resort Reservations**

Your Concierge Service will assist you in finding the perfect hotel, resort, country inn or bed & breakfast that will make your trip special. 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 very own 24-hour gift-finding, ordertaking and delivery services for flowers, floral arrangements, gifts and gift baskets. Simply tell the Concierge Service representative what you are looking for and your 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 at a reasonable price. That means you won't pay any more than if you found items on your own because the Concierge Service doesn't assess a service charge. You 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 you 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 you in direct contact with a knowledgeable, friendly Concierge Service representative who is at your beck and call any time of the night or day.

## **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 Cardholder,\* you, your spouse and your dependent children and any authorized users of the account ("Insured Person(s)"), will be automatically insured against accidental 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 card account, coverage is provided while riding as a passenger in, entering or exiting the Common Carrier. Coverage ends when you alight from the Common Carrier.

**Eligibility.** This Common Carrier travel accident insurance coverage is provided to Capital One Cardholders of Capital One automatically when the entire cost of the Common Carrier passenger fare(s) is charged to a Capital One Visa Professional card 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.** As a Cardholder, your Benefit Amount is \$250,000, your spouse's and any authorized users Benefit Amount is \$250,000 (100% of Cardholder amount), and your dependent children's Benefit Amount is \$250,000 (100% of Cardholder amount). The full Benefit Amount 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 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, but not loss resulting from sickness or disease. One half of the Benefit Amount is payable for accidental loss of: one hand, one foot, sight of one eye, speech or hearing. 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. 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 card account. The loss must occur within one year of the accident. 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 card account, the Company's liability for all such losses will be subject to an aggregate limit equal to twice the Cardholder's 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 card 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 insane; 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; or injury sustained while riding on any aircraft a) as a pilot, crewmember or student pilot or b) as a flight instructor or examiner.

**Effective and Termination Date.** Your insurance under this program is effective on the later of: 1) January 16, 2003; 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 Visa Professional card account ceases to be in good standing; or 3) the date you cease to be an eligible Cardholder.

**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 5725 Glen Allen, VA 23058-5725. The Program Administrator will provide you with instructions and forms for filing proof of loss. Written notice of claim must be given to the Company within 20 days after the occurrence of any covered loss, or as soon thereafter as is reasonably possible.

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.

\* "Cardholder" means an individual who has been issued a credit/debit card account by Capital One. Other eligible persons include a Cardholder's respective legal spouse; children who are primarily dependent on the Cardholder 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 Cardholder and registered with Capital One to use the Cardholder's account).