YOUR GUIDE TO CARD BENEFITS

Visa Commercial Card

Travel and Emergency Assistance Services

What is this benefit?
This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator 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 this benefit?
You are eligible if you are a valid cardholder of an eligible Visa Commercial card issued in the United States. Your immediate family members and business associates may all benefit from these special services.

How do I use these services when I need them?
Simply call the toll-free, 24-hour Benefit Administrator line at 1-800-VISA-911. If you are outside the United States, call collect at 303-967-1096.

Is there a charge for these services?
No. Travel and Emergency Assistance Services are available to eligible Visa Commercial cardholders at no additional charge.

Please Note: 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 how can they help me?
- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. Please Note: The Benefit Administrator 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 local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. Please 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 or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. Please 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 includes arranging to bring your business associates home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. Please Note: All costs are your responsibility.
- **Emergency Ticket Replacement** helps you through your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. Please Note: All costs are your responsibility.
- **Lost Luggage Locator Service** can help you through the procedures or arrange shipment of replacement items if your airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a $500 advance with your issuing bank. Please Note: 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. Please Note: All costs are your responsibility.
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your business or elsewhere. Please Note: All costs are your responsibility.
- **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services

The benefits described in this Guide to Benefits will not apply to Visa Commercial cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent amendments. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

Please Note: In this document, “Visa card” refers to Visa Corporate, Visa Fleet, Visa Meetings, Visa Purchasing, or any combination of these products (Visa Commercial).

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