

Travel Accident Insurance Basic Benefits

NOTICE: This document is a summary of the policy and is intended to be distributed in its entirety to cardholders. If an issuer uses excerpts of this material to distribute to cardholders it does so at its own risk.

Visa cardholders, their spouses and dependant children under 23 years of age, and VISA CTA users with this benefit will be automatically covered worldwide against accidental bodily injuries, which are the sole cause of loss of life or dismemberment while traveling, boarding or descending from an aircraft operated by a scheduled airline licensed to carry passengers for hire on a regularly scheduled flight, or a maritime or land conveyance operated by a licensed common carrier duly authorized to transport passengers, provided the full travel fare has been paid with the cardholder's valid Visa card or Visa CTA.*

Cardholders and CTA users are also entitled to this coverage when using a means of transportation, such as bus, authorized to transport passengers from the commercial carrier's plane, if this is included in the ticket price or if the airport provides that type of transportation within its facilities.

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees associated with the ticket issuance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, or they are paid with rewards points, only tickets earned as direct result of charges made with an eligible Visa Card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty were generated by the use of the Visa card covered by the insurance.

If body injuries cause death or dismemberment, including loss of sight, speech and hearing, benefits will be paid as described below:

Loss	Percentage of Benefit Payable
Accidental loss of life	100%
Loss of both hands or both feet, or the sight of both eyes, or speech and hearing in both ears, or one hand and one foot, or either hand or foot, and sight of one eye	100%
Accidental loss of one hand or one foot, or the sight of one eye, or speech or hearing in both ears	50%
Accidental loss of index finger and thumb on same hand	25%

If the Insured has multiple losses as the result of one accident, the Company will pay the single largest benefit amount applicable. The death benefit will be paid to the beneficiary designated by the Insured, or if there is no such designation, to the first surviving beneficiary scheduled on the policy, as follows:

Spouse, or, if none,

- Children, in equal shares, or, if none,
- Parents, in equal shares, or, if none,
- Siblings, in equal shares, or, if none,
- Executor or administrator appointed by local courts

For losses resulting from the Insured person being unavoidably exposed to the elements due to an accident, the benefits will be payable as if resulting from an Injury. Loss must occur within 365 days of the accident.

The Company will pay the benefit for loss of life if the body of an Insured Person cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which such person was a passenger, then it shall have suffered loss of life within the meaning of the policy

This insurance does not cover losses caused by

1. Insured emotional trauma, mental or physical illness, pregnancy, childbirth or abortion, bacterial or viral infection (except for bacterial infection caused by the accident or by the accidental consumption of a bacteria-contaminated substance, or any physiological dysfunction;
2. Suicide, suicide attempt or self-inflicted wounds;
3. War, whether declared or not. War does not include guerilla acts;
4. Wounds suffered by the insured while traveling in a taxi, or getting in or out of it.

This is a summary of the exclusions. Complete exclusions are contained in the policy on file with Visa International.

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of July 1, 1997, the date your card issuer elected this coverage, or the date of issuance of your card and will cease on the date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa International throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your international Visa card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa International, Latin America and Caribbean Region, Miami, Florida. If a statement in the description of coverage and any provision in the policy differ, the locally admitted policy issued in the jurisdiction where your international Visa card has been issued will govern.

* "Scheduled Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license, or similar authorization for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

The Plan is underwritten by:

Country	Company
Argentina	La Meridional Compañía Argentina de Seguros, S.A.
Bolivia *	Bisa Seguros y Reaseguros
Brasil	Chartis Seguros Brasil S.A.
Chile	Chartis Chile Compañía de Seguros S.A.
Colômbia	Chartis Seguros Colombia S.A.
Ecuador	AIG Metropolitana Compañía de Seguros y Reaseguros
El Salvador	Chartis Seguros El Salvador S.A.
Guatemala	Chartis Seguros Guatemala S.A.
Honduras	American Home Assurance Company
Jamaica	American Home Assurance Company
México	AIG México Seguros Interamericana, S.A. de C.V.
Panamá	National Union Fire Insurance Company of Pittsburg, PA
Paraguay	Chartis Chile Compañía de Seguros S.A.
Perú	Chartis Chile Compañía de Seguros S.A.
Puerto Rico	Chartis Insurance Company - Puerto Rico
Uruguay	Chartis Seguros Uruguay S.A.
Venezuela	C.A. de Seguros American International
Other countries	New Hampshire Insurance Company

Listed underwriting companies (except those marked with *) are member companies of American International Group, 70 Pine Street, New York, NY 10005.

AIG member companies provide security in the form of reinsurance for any non-member company listed.

If you have question regarding this program, contact the Visa Assistance Center.

If you wish to file a claim, please send the completed form with the required documentation to the Benefit Administrator to the following address:

American International Underwriters
c/o Robinson Administrative Services
208 S. LaSalle Street Suite 2060
Chicago, Illinois USA 60604

Beneficiaries should give notice of the loss within 90 days, or "as soon as reasonably possible." Upon receipt of complete and acceptable proof of loss for a valid claim, the Company will send payment to the insured within ten (10) business days."

Consumer Cards	Benefit Amount	Commercial Cards	Benefit Amount
Visa Classic	USD \$75,000	Visa Business Credit **	USD \$250,000
Visa Gold	USD \$250,000	Visa Business Platinum Credit **	USD \$500,000
VISA Platinum	USD \$500,000	Visa Business Debit **	USD \$250,000
Visa Signature	USD \$1,000,000	Visa Corporate	USD \$250,000
Visa Infinite	USD \$1,500,000	Visa Purchasing *	USD \$250,000
		Visa CTA	USD \$100,000
		Visa CTA	USD \$250,000

*Applicable only for those Purchasing Cards used for Travel Expenses

**Applicable only for Visa Business Credit Packages 3 & 4

10/2010