

This coverage and description supersedes any coverage and description you may have received earlier.
Please read and retain for your records.

Your Visa Card Guide to Benefit

Emergency Evacuation and Transportation Coverage

Effective 3/1/04 For questions about your balance, call the customer service number on your Visa statement.

Emergency Evacuation

When You charge a Trip—the duration of which does not exceed sixty (60) days and is in excess of 100 miles¹ from Your place of Residence—with Your eligible Visa card, You will be eligible to receive up to \$10,000 for covered expenses not paid or payable by Your medical insurance if any injury or illness commencing during Your Trip results in a necessary emergency evacuation. The evacuation must be approved by the Program Administrator in consultation with a legally licensed Physician who certified that the severity of the injury or sickness warrants emergency evacuation. The Program Administrator must make the actual medical transportation arrangements.

Emergency Evacuation means:

- (a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest where appropriate medical treatment can be obtained; or
- (b) After being treated at a local Hospital, Your medical condition warrants transportation to Your Residence to obtain further medical treatment or to recover; or
- (c) Both (a) and (b) above.

Covered Expenses are expenses for transportation, medical services, and medical supplies necessarily incurred in connection with Your emergency evacuation. All transportation arrangements must be: (a) recommended by the attending Physician; or (b) required by the standard regulations of the conveyance transporting You; and (c) arranged and approved in advance by the Program Administrator. Expenses for medical services and supplies must be recommended by the attending Physician.

Transportation means any land, water, or air conveyance required to transport You during an emergency evacuation. Special transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

This program does not cover any expenses provided by another party at no cost to You or already included in the cost of the scheduled Trip which caused the coverage period to begin.

Emergency Transportation

In the event You are hospitalized for more than eight (8) days, the Program Administrator can arrange to bring a relative or friend to Your bedside by paying the cost of any economy-class round trip ticket.

You will also be eligible to receive reimbursement for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Program Administrator whenever possible or the Program Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

Repatriation of Remains

In the event You should die during the course of the covered Trip, the Program Administrator will pay the reasonable

covered expenses incurred, up to \$1,000, to return Your body to Your home country of Residence.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin, and transportation.

Exclusions

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment.
- Non-emergency services, supplies, or charges.
- Services, supplies, or charges rendered by an Eligible Person's Immediate Family Member.
- Care not medically necessary as determined by the Program Administrator.
- Care rendered by other than Hospitals and Physicians.
- Care which is experimental/investigative in nature.
- Care for any illness or bodily injury that occurs in the course of employment if benefits or compensation are available, in whole or in part, under the provisions of any legislation of any governmental unit. This exclusion applies whether or not the Eligible Person claims the benefits or compensation and whether or not the Eligible Person recovers losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare).
- Care for any illness or injury suffered due to self-inflicted harm; attempted suicide; mental health issues; alcoholism or substance abuse; war; military duty; civil disorder; air travel except as a passenger on a licensed aircraft operated by an airline or air charter company; routine physical examinations; hearing aids; eyeglasses or contact lenses; routine dental care, including dentures and false teeth; hernia, unless it results from a covered accident; elective abortion; participation in a felonious act or attempt thereat; skydiving, scuba, skin, or deep sea diving; hang gliding; parachuting; rock climbing; and contests of speed.
- Care received for which an Eligible Person would have no legal obligation to pay in the absence of this or any similar coverage.
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel.

Definitions

Eligible Person means a valid Visa cardholder who pays for the covered Trip by using the covered card.

Excess means that this coverage will pay benefits for charges that are not covered by Your insurance (for example, Your deductible or co-payments). If You have no insurance, the full amount of charges will be considered.

Hospital means a facility that holds a valid license if it is required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Immediate Family Member means Your spouse or legally dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be Yourself or an Immediate Family Member.

Residence means Your home address as listed in the respective bank's file or address reflected on cardholder's billing statement. The home address from the bank's records will take precedence over billing statement address in determining the eligibility of coverage.

Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or common carrier organizations.

You or **Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their Trip to Your eligible Visa card.

If You have an accident/illness or any other type of loss, immediately call the Program Administrator at 1-800-508-

1276, or call collect at 0-804-673-6498. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from Your call to the Program Administrator. Mail the following items within 180 days from the date of occurrence to:

Enhancement Services
P.O. Box 72034
Richmond, VA 23255

1. The completed claim form.
2. A copy of Your receipt, as proof that the Trip was charged and paid for by Your eligible Visa card.
3. A statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost. Or, if You have no other applicable insurance, please provide a notarized statement to that effect.
4. A copy of any other valid and collectible insurance available to You.
5. Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

Program Provisions for Emergency Evacuation and Transportation Coverage: You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this Program. 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, no coverage shall exist for such claim and Your benefits may be canceled.

This 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 description of coverage and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

Emergency Evacuation and Transportation Coverage is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (herein referred to as "Provider").

This service is provided to eligible Visa cardholders at no additional cost and is in effect on the date Your card takes effect.

The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

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 cardholders, You will be notified within 30–120 days before the expiration date of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Program Administrator at 1-800-508-1276, or call collect at 0-804-673-6498.

¹ Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be 100 or more miles from your residence does not apply.

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