

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

# Hotel/Motel Burglary Coverage

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

When You pay for the cost of a Hotel/Motel room located in the United States or Canada with Your eligible Visa card, You will be eligible to receive up to \$1000.00 for personal property stolen from Your room, Excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits.

Benefits will be paid only if (a) there is evidence of Forceful Entry; (b) You make a sworn statement to police authorities having jurisdiction within 24 hours of the discovery and You furnish a notarized copy of the statement with Your claim; and (c) the Hotel/Motel verifies the loss.

Reimbursement will be made for the cost of replacement of the personal property or its depreciated value if not replaced, less any amounts paid or payable by insurance, whether such insurance is stated to be primary, contributing, Excess, or contingent; up to a maximum of \$1000.00.

## Exclusions

This policy does not cover:

- Cash, checks, securities, credit cards, and other negotiable instruments.
- Tickets, documents, coins, deeds, bullion, and stamps.
- Business Items.
- Animals.

## Definitions

**Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including but not limited to manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

**Check In** means the moment You register at the Hotel/Motel.

**Check Out** means the moment You vacate the Hotel/Motel room and pay the itemized total costs incurred for the stay.

**Eligible Person** means a Visa cardholder who pays for the specific occasions covered by using the eligible card.

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

**Forceful Entry** means that someone illegally accessed Your Hotel/Motel room by breaking in a door, window, or surrounding walls.

**Hotel/Motel** means an establishment, located in the United States or Canada, that provides lodging for the general public, and usually meals, entertainment, and various personal services.

**Hotel/Motel Burglary** means Forceful Entry into Your premises and You suffer a loss of property.

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

**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 a loss, immediately call the Program Administrator at 1-800-554-1275, or call collect at 0-804-673-6497.** Notification must be made within twenty (20) days from the date of occurrence. 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 ninety (90) 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 charge slip, as proof that the Hotel/Motel 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 applicable insurance, please provide a notarized statement to that effect.
4. A copy of the police report.
5. A copy of any valid and collectible insurance available to You.
6. Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

## Transference of Claims

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. The Provider shall be entitled at its own expense to sue in Your name. You shall 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.

**Program Provisions for Hotel/Motel Burglary Coverage:** You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by 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.

Until sixty (60) days after You have provided proof of loss, no action at law or in equity may be brought to recover on this coverage. 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.

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.

Hotel/Motel Burglary 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"). The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

This service is provided to eligible Visa 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 non-renews or cancels any coverages provided to eligible Visa 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.

For general questions regarding this benefit, call the Program Administrator at 1-800-554-1275, or call collect at 0-804-673-6497.

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