

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

# Lost Luggage Reimbursement

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

**Coverage Level:** \$1,250

### How do I benefit from Lost Luggage Reimbursement?

When You pay for the cost of Common Carrier tickets with Your eligible Visa card, You will be eligible to receive reimbursement for Your Checked or carry-on luggage and its contents for the difference between the “value of the amount claimed” and the Common Carrier’s payment, up to \$1,250 per trip, provided the luggage was lost due to theft or misdirection by the carrier. The “value of the amount claimed” is based on the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of loss with deduction for depreciation, or the cost to replace the item(s). The Eligible Person must take all reasonable means to protect, save, and/or recover any carry-on property at all times.

### What items are *not* covered?

- Automobiles, accessories, and/or equipment, motorcycles, motors, bicycles (except when checked with the Common Carrier), boats or other vehicles, or conveyances.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, or prosthetic limbs.
- Money, securities, credit cards, checks, or traveler’s checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, or household furniture.
- Property shipped as freight or shipped prior to trip departure date.
- Items specifically identified or described in and insured under any other insurance policy.
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Business Items, cellular telephones, or art objects.

### 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.).

**Checked Luggage** means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

**Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire.

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

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

## **What do I do if I have a loss?**

**If You have a loss, immediately call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.** 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 the address provided by the representative.

1. The completed claim form.
2. A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for by Your covered card.
3. A copy of the check issued by the Common Carrier together with the Common Carrier's claim form, a list of the items lost and their value, and a copy of the luggage claim "check" (if applicable).
4. 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, 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 Lost Luggage Reimbursement:** You shall use due diligence and do all things reasonable to avoid or diminish any loss 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, including, but not limited to, the cost of repair services, no coverage shall exist for such a 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. The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

Lost Luggage Reimbursement 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. 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 1-800-757-1274, or call collect at 0-804-673-6496.

FORM #VLUGOPT (09/03)

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