



VISA CARDHOLDER BENEFITS

Visa Traditional Credit Card

Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver (ARCDW) gives eligible Visa cardholders insurance coverage for physical damage and theft, reasonable and customary towing, and valid loss-of-use charges and administrative fees when they reserve and pay for a rental car with their covered account. Certain terms, conditions, and exclusions apply. For coverage to apply, the cardholder must use the covered account to secure transactions.

How the benefit works:

- Cardholders must pay for their passenger fare with their covered account.
- If a cardholder has an accidental bodily injury while on a covered trip that results in a death or dismemberment, the cardholder will be covered by a percentage of the principal sum for the loss of life or dismemberment.
- In the event the cardholder needs to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.

Travel Accident Insurance

Travel Accident Insurance provides accidental death and dismemberment coverage when the eligible Visa cardholder purchases the passenger fare with the covered account. Coverage is in effect on the common carrier (e.g., flight, rail, bus, ferry, cruise ship), as well as while on courtesy ground transportation to and from the airport (or train depot, bus terminal, etc.), between terminals and when the cardholder is at the airport immediately before departure or immediately after arrival on any covered trip. Certain terms, conditions, and exclusions apply. For coverage to apply, the cardholder must use the covered account to secure transactions.

How the benefit works:

- Cardholders must pay for their passenger fare with their covered account.
- If a cardholder has an accidental bodily injury while on a covered trip that results in a death or dismemberment, the cardholder will be covered by a percentage of the principal sum for the loss of life or dismemberment.
- In the event the cardholder needs to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.

Travel and Emergency Assistance Services

Travel and Emergency Assistance Services gives eligible Visa cardholders access to highly skilled experts who are fluent in English. Your cardholders will be connected to the right resources to help resolve a wide variety of travel emergencies—from relatively simple inconveniences to complex situations. Note that this program provides assistance only. The cardholder is responsible for the cost of any services received (e.g., the cardholder can receive a referral to legal or medical providers but would be responsible for paying the lawyer or doctor for any services delivered). Certain terms, conditions, and exclusions apply. Services include:

- Medical Referral Assistance provides medical referral, monitoring, and follow-up.
- Emergency Transportation Assistance arranges for transportation under medical supervision.
- Emergency Message Service can relay emergency messages for travelers and is available 24 hours a day.
- Prescription Assistance and Valuable Document Delivery Arrangements can accommodate unexpected prescription needs or transport-critical documents (e.g. passport or travel visa) which may have been left at home or elsewhere.
- Legal Referral Assistance can arrange contact with English-speaking attorneys and U.S. embassies and consulates and provide bail-bond assistance.
- Emergency Ticket Replacement arranges for the replacement and delivery of new tickets and assists with ticket reimbursement procedures.
- Lost Luggage Locator Service can help with the common carrier's claim procedures or arrange shipment of replacement items if an airline or common carrier loses your checked luggage.
- Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters if available.
- Pre-Trip Assistance provides information about health precautions, weather reports, currency exchange rates, visas, ATM locations, and immunizations.

Dovly Uplift

Dovly Uplift can help fix, manage, and maintain your credit score. Get access to Dovly Uplift, free with your Visa card.