

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.

Indemnified Emergency Medical Service

Who is covered?

As an International Visa Cardholder, you, your spouse and dependent children under 23 years of age, will each be covered automatically, whether traveling together or separately.

To get coverage:

If you need a physician or medical provider the VISA Assistance Center can help you. It is required that you contact the VISA Assistance Center immediately within thirty **(30)** days of the emergency medical assistance occurrence.

What is covered?

Beneficiary has coverage up to a maximum of US\$25,000 worldwide (~~EUR€30,000~~ in European countries that are Schengen agreement participants), per person for the Usual Reasonable and Customary Charges for Covered Medical Expenses in the event of an emergency medical assistance which occurs during the course of a Covered Trip outside of Beneficiary's Home Country and Country of Card Issuance. All covered Medical Expenses are in excess of all valid and collectible insurance.

Pre-Existing Conditions are not covered. Treatment must be received upon the recommendation of a Licensed Medical Practitioner and provided during the course of your Covered Trip.

Length of Coverage:

Benefits on Covered Trips are limited to trips outside of the Beneficiary's Home Country of residence and Country of Card Issuance up to a maximum of sixty **(60)** consecutive days. If the Beneficiary is hospitalized beyond the 60th day of coverage, coverage will be extended until: (a) Maximum limits are reached or (b) The Beneficiary is release from the hospital.

When does a Covered Trip begin?

Covered Trip begins automatically when the entire cost of the Common Carrier Passenger fare has been charged to your eligible Visa International card and/or has been acquired with points earned by a Rewards Program associated with your card (i.e., mileage points for travel). 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. Coverage is provided regardless of whether the trip is for one-way or round trip travel.

Schengen Countries covered under this agreement

Germany, Austria, Belgium, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Norway, Netherlands, Poland, Portugal, Czech Republic, Sweden, Switzerland.

Key Features:

- > Trips are covered worldwide but outside of Beneficiary's Home Country and Country of Card Issuance.
- > Trips are covered up to a maximum of sixty **(60)** consecutive days.
- > Medical Expense coverage up to a maximum benefit amount of **US\$D25,000** per person.
- > No limitation on the number of trips.

> Schengen Coverage: When a Beneficiary travels to any country that has signed and implemented the 1985 Schengen Aquis (Agreement) on a Covered Trip, the maximum medical expense benefit will be automatically increased to up to EUR 30,000, in those countries.

The Visa International Cardholder will also be eligible to receive the following services worldwide:

- **Emergency Medical Evacuation:** up to a maximum of **US\$50,000** to cover expenses incurred during the course of a Covered Trip if the emergency medical assistance results in a necessary Emergency Medical Evacuation, in case adequate medical facilities are not locally available in the event of an accident or illness. The VISA Assistance Center will arrange and pay the Reasonable and Customary Charges for an Emergency Medical Evacuation to the nearest facility capable of providing adequate care.
- **Repatriation of Remains:** up to a maximum of **US\$25,000** for the Reasonable and Customary Charges, In the unfortunate event of the death of a Beneficiary during a Covered Trip, VISA Assistance Center will arrange for the necessary government authorizations and pay for the transportation costs of the remains and the required necessary container to return the mortal remains to the home country. Cremation and funeral costs are excluded.
- **Early Return:** up to a maximum of **US\$5,000** to cover the cost of any additional charges that an airline may apply for changing a return ticket in case of an early return home due to the unexpected death, serious injury, or sickness of cardholder, Beneficiary's traveling companion or Immediate Family Member. In case of a non refundable ticket with no possibility of changes, this benefit will be paid up to the maximum benefit amount to cover the purchase of an economy ticket. VISA Assistance Center must coordinate and make all the necessary arrangements to bring the Beneficiary back home.
- **Trip Interruption:** up to a maximum of **US\$500** to cover for loss of travel and/or accommodation expenses for the unused, non-refundable pre-paid expenses paid by the Beneficiary, less the value of applied credit from the unused return travel ticket to return home, if prior to the date of return, the Beneficiary's Covered Trip is interrupted due to: Unexpected Death, Emergency Medical Assistance of the Beneficiary, Beneficiary's traveling companion or Beneficiary's Immediate Family Member.
- **Convalescence Care:** up to a maximum of **US\$750 (US\$150 per day)** to cover the cost of a hotel room when AXA Assistance has deemed necessary the required convalescence as a consequence of a covered hospitalization due to injury or sickness. AXA Assistance will pay or reimburse the additional reasonable customary hotel room charges only in the case that the Beneficiary has been hospitalized five (5) consecutive days or more.
- **Emergency Family Travel: US\$5,000 maximum** if the Cardholder is hospitalized for more than five days, following a covered hospitalization, while traveling alone on a covered trip, AXA Assistance USA will arrange and cover the cost for a round-trip economy airfare for one (1) one family member or other person designated by the cardholder to travel to the cardholders bedside. Other expenses incurred by the family member or other such person are not covered. The maximum will not exceed the amount of US\$5,000 per 12 month period.
- **Unaccompanied Dependent Minor Children or Elderly:** up to a maximum of **US\$5,000** to cover the cost of an economy air ticket to send unaccompanied dependent minor children or an elderly travel companion back home or the cost of a person who will accompany the dependent minor children or the elderly travel companion during the trip home in the event the Beneficiary is hospitalized in a foreign country for over five (5) days during a trip that was paid with the International Visa card.
- **Emergency Dental Treatment:** up to a maximum of **US\$1,000** to cover the cost of an Emergency Dental Treatment, meaning accidental injury to sound, natural teeth, which requires immediate treatment for the temporary relief of acute pain and suffering.
- **Prescription Expenses:** up to a maximum of **US\$1,000** to cover out-of-pocket prescription expenses relating to a covered illness or covered accident.

- **Legal Fees:** up to a maximum of **US\$1,000** to cover legal fees if a Beneficiary incurs during the course of a Covered Trip, as a result of false arrest or wrongful detention by any government or foreign power.

What do I do if I need emergency medical assistance while on a Covered Trip? It is required that you contact the VISA Assistance Center immediately within thirty (30) days of the emergency medical assistance occurrence. If you need a physician or medical provider the VISA Assistance Center can help you.

Do I have to pay all medical expenses?

Visa's emergency medical assistance is a cashless service. That means if you call the VISA Assistance Center first, we will take care of the coordination of the services rendered and also directly cover all covered medical expenses allowing you to avoid paying for the medical expenses covered by this benefit and filing for reimbursement. In case you choose not to use the VISA Assistance Center, you must contact a Licensed Medical Practitioner or a licensed and accredited hospital facility, pay for services rendered, and submit covered medical bills to the Visa Claims Center for reimbursement. **See how to file a claim.**

What is included in the Covered Medical Expenses?

The expenses that will be covered are those that you incur during the course of a Covered Trip for services and supplies which are recommended by the attending Licensed Medical Practitioner. They include the following:

- The services of a Physician.
- Hospital Confinement and use of operating room.
- Anesthetics (including administration), x-ray examinations or treatments, and laboratory tests.
- Ambulance service and drugs, medicines, and therapeutic services and supplies
- Dental treatment resulting from injuries sustained to sound natural teeth subject to a maximum US\$1000.

Which hospitals are covered?

The hospitals covered are those which: (a) hold a valid license (if required by law); (b) operate primarily for the care and treatment of sick or injured persons; (c) have a staff of one or more physicians available at all times; (d) provide 24-hour nursing service and have at least one registered professional nurse on duty at all times; (e) have organized diagnostic and surgical facilities, either on premises or in facilities available to the hospital on a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

What is considered Emergency Medical Assistance?

An illness or injury during a Covered Trip which impedes its completion, for which medical treatment is sought, and for which services are payable according to the terms and conditions of this description of these benefits.

What is NOT Covered?

Limitations and Exclusions

1. Any chronic illness or medical pre-existing conditions, or its consequences or related consequences, and/or any relapses or periods of convalescence.
2. Any disease or illness resulting from travel during a period of time when a treating doctor has advised the patient not to travel, or occurring during the overseas treatment of a pre-existing illness.
3. Treatment, complications, or side effects resulting from the ingestion of drugs for mental or nervous conditions. Treatment of mental illness or nervous disorders. Consultation and treatment ordered by a psychiatric doctor. Illness, injuries and expenses resulting from the use of narcotics, drugs, or non-prescription medication. Treatment for alcoholism or drug addiction, and any complication arising from these conditions, including but not limited to alcoholism and drug addiction treatment services or programs.

4. Any complication due to pregnancy, childbirth, or abortion, including those occurring during the first trimester of pregnancy.
5. Treatment of any self inflicted-illness or injury such as: suicide or attempted suicide, and any consequences thereof, while sane or insane.
6. Being under the influence of drugs or intoxicants, unless prescribed by a licensed physician.
7. Treatment of and/or complications due to Human Immune Deficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC). Treatment of sexually transmitted diseases.
8. Chiropractic treatment; homeopathic treatment; acupuncture; occupational therapy; physical therapy.
9. Any treatment or service provided by rehabilitative treatment institutions or centers, geriatric care institutions or centers, and institutions which are not hospitals, including but not limited to thermal baths, spas, and hydro-therapy clinics.
10. Any dental or orthodontic treatment which is not related to an accidental injury.
11. Examinations or diagnostic tests which are part of a routine physical exam; scheduled treatment, including but not limited to: vaccinations, routine eye and ear exams, optometry and correction of vision, eyeglasses, contact lenses, hearing aids, or any maintenance or adjustment of these, dentures, the purchase or rental of humidifiers, atomizers, walkers or canes, inhalers, exercise equipment or similar equipment.
12. Plastic and cosmetic surgery except for re-constructive surgery resulting from a covered accident or illness.
13. Organ transplants or the transportation thereof.
14. Foot treatments, including but not limited to corns, calluses, flat feet, weak arches, congenital deformations, and any type of shoe insert.
15. Treatment of sexual dysfunction or insufficiencies. Services or provisions related to male or female sterilization. Services or provisions related to birth control.
16. Any treatment that is not related to an accident or a sudden and acute medical emergency which occurred while the Beneficiary was traveling.
17. Any service or provision received which is related to weight control or the treatment of obesity, whether in the form of diet, liquid injection, medication, or surgery of any kind.
18. Treatment of any illness, accidental injury, or expenses resulting, directly or indirectly, from the Beneficiary involvement in wars, revolutions, civil upheavals, conspiracies, riots, public disturbances, or any illegal or criminal activity by the Beneficiary as a principal, accessory, or in any other role, including but not limited to physical fights initiated by the Beneficiary.
19. Other hotel, restaurant, or taxi expenses.
20. Any treatment and/or medical expenses incurred after the termination of the Beneficiary's Covered Trip, regardless of any relation they have to accidental injuries or illness which manifested themselves or were diagnosed while the Beneficiary was traveling.
21. Work related illness or its consequences.
22. Any treatment or service which is not specifically stated as a benefit under this program.
23. Circumstances resulting from or in any way related to force majeure, such as strikes, acts of sabotage, civil or international wars, revolts, terrorism, etc.
24. Medical record fees are excluded.
25. Cremation and funeral costs are excluded.
26. Travel undertaken for the specific purpose of securing medical treatment.
27. Treatment of accidental injuries or illness resulting from the practice of a professional sport, or any sport which could be life-threatening to the covered person, whether it be due to irresponsibility, lack of knowledge, or lack of experience on the part of the covered person, including but not limited to: hang-gliding, skydiving, parasailing, whitewater rafting, driving unlicensed off-road vehicles, mountain climbing, equestrian sports, winter sports if not practiced within resorts and under normal security conditions, auto racing and motorcycle racing and any other type of racing other than on foot, and underwater activities

Key Terms and Definitions (General):

1. **Beneficiary:** means an International Visa Card® (issued by a Visa Latin America or Caribbean Region) cardholder or other eligible person(s) who are defined as being eligible under the program's "Who Is Covered" provision in this guide.
2. **Rewards Program:** means a program developed/offered by an International Visa Card and your Bank Issuer, allowing you to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on your eligible Visa Rewards Program or any frequent flyer rewards or complimentary tickets for which taxes, and fees were assessed at the time of the issuance of the ticket charged to an International Visa card.
3. **Valid International Visa Card®:** means (1) Your International Visa card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of coverage, your Visa card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status
4. **Reasonable and Customary Charges:** means you will be covered for treatment, supplies and medical services, which are medically necessary, provided they do not exceed the usual and customary level of charges for similar treatment, supplies or medical services in the locality where treatment is provided.
5. **Covered Trip:** means a trip anywhere (outside of the Beneficiary's Home Country of residence and Country of Card Issuance) **a)** where the Beneficiary's full Common Carrier Passenger fare has been charged to an active and valid International Visa Card issued by a Visa Latin America or Caribbean Region **b)** a frequent flyer, rewards ticket or complimentary ticket associated with the Visa Latin America and Caribbean Region, Platinum Visa Rewards Program. All applicable charges, taxes or fees, must be charged to an eligible Visa card. **Coverage will only apply to the first sixty (60) days of the trip.**
6. **Home Country:** means the country where a Beneficiary has his/her true, fixed and permanent home and principal establishment, and to which he/she has the intention of returning.
7. **Country of Card Issuance:** means the country in Latin America and Caribbean where a Beneficiary had his/her Central Travel account issued by a Bank.
8. **Common Carrier:** means an aircraft operated by a scheduled airline registered in the OAG (Official Airline Guide) or ABC World Airways licensed to carry passengers for hire on a regularly scheduled flight, or a maritime or land conveyance operated by a licensed carrier duly authorized to transport passengers.
9. **Covered Accident:** means a sudden, unforeseen, uncontrollable and unexpected physical event to the Beneficiary caused by external, violent and visible means occurring during a Covered Trip.
10. **Schengen Coverage:** means when a Beneficiary travels to any country that has signed and implemented the 1985 Schengen Aquis (Agreement) on a Covered Trip, the maximum Medical Expense benefit will be up to 30,000 Euros, in those countries.
11. **Medical Emergency:** a medical condition, which is sudden, unanticipated and urgent requiring immediate medical or surgical evaluation or treatment for the relief of acute pain and suffering.
12. **Pre-Existing Conditions:** means a condition occurring during the one hundred and eighty (180) day period prior to (the individual effective date of coverage (included) for which treatment by a Licensed Medical Practitioner has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care, or treatment.
13. **Cashless:** means payments for all covered Medical Expenses and Emergency Medical Evacuations can be completed on a "Cashless" basis if the VISA Assistance Center is notified at the point of service, which means VISA Assistance Center can contact the Hospital or clinic directly and process payment without the need for any disbursement from the cardholder.
14. **Emergency Medical Evacuation:** means if any Injury or Sickness commencing during the course of a Covered Trip while traveling outside of Beneficiary's Home Country of residence and Country of Card Issuance if results in the necessary Emergency Medical Evacuation of the Beneficiary, AXA Assistance USA will provide coverage for expenses incurred.
15. **Repatriation of Remains:** means if the Beneficiary suffers a loss of life while traveling outside his or her Home Country and Country of Card Issuance, benefits are provided for reasonable expenses to preserve and return the body home.

16. **Licensed Medical Practitioner:** means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed. However, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.
17. **VISA Assistance Center**, this program and benefits administrated by:
AXA Assistance USA, Inc.
122 South Michigan Ave. Suite 1100
Chicago, IL. 60603

AXA Assistance USA is subsidiary in the U.S. of AXA Assistance S.A. central office in 12bis, Boulevard des Frères Voisin 92798 Issy-Les-Moulineaux Cedex 9, Paris, Francia

What if the severity of the Emergency Medical Assistance results in death or requires the need for Emergency Evacuation?

In the unfortunate event of the death of a Beneficiary during a Covered Trip, VISA Assistance Center will arrange for the necessary authorizations and pay for the transportation costs of the remains and the required necessary container for up to a maximum of US\$25,000 to return the mortal remains to the Home Country of residence. Cremation and funeral costs are excluded.

If a Licensed Medical Practitioner certifies that the severity or the nature of the Illness or injury warrants Emergency Evacuation, and the evacuation is approved and ordered by the VISA Assistance Center in consultation with the attending physician, you will be covered up to US\$50,000 each for the expenses incurred for the evacuation during the course of a Covered Trip.

Do I need pre-approval for Emergency Medical Evacuation?

Yes, the evacuation must be approved and ordered by the VISA Assistance Center in consultation with the attending Licensed Medical Practitioner who certifies that the severity or the nature of the Illness or injury warrants Emergency Evacuation. You must obtain VISA Assistance Center's pre-approval and/or the VISA Assistance Center must make all medical transportation arrangements.

Do I need pre-approval in the case of Repatriation of Remains?

Yes, It is required that the VISA Assistance Center make all repatriation arrangements.

Do I need pre-approval for early return?

Yes, before using the early return benefit you must obtain VISA Assistance Center's pre-approval and the VISA Assistance Center must make all transportation arrangements.

What conditions are necessary for Emergency Medical Evacuation coverage?

Your medical condition must warrant immediate transportation from the place where you are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; or/and If after being treated at a local hospital, your medical condition warrants transportation to the nearest qualified medical facility, or to Beneficiary's Home Country of residence to obtain further medical treatment, or to recover.

What kind of transportation will be provided in the case of an Emergency Medical Evacuation?

Any land, water or air conveyance required to transport you during an Emergency Evacuation will be provided. Special transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles

How do I obtain a certificate of coverage in order to obtain a visa for the European countries participants in the Schengen treaty?

You must call the VISA Assistance Center in order to request your certificate. This certificate will be issued by fax or email with no additional cost for you.

Do I need pre-approval for early return?

Yes, before using the early return benefit you must obtain VISA Assistance Center's pre-approval and the VISA Assistance Center must make all transportation arrangements.

How do I file a claim?

You must call and notify the VISA Assistance Center **within thirty (30) days following the date of the occurrence or Emergency incident on your Covered Trip**. The representative will gladly answer any questions and send you a Claim Form. If the VISA Assistance Center is not contacted within thirty (30) days, your claim may be denied. The completed Claim Form together with all pertaining documents must be returned to the VISA Assistance Center within 90 days of the date of the occurrence, not doing so will result in the denial of your claim.

Claim Notification Period: Within thirty (30) days from the date of occurrence.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required documents are as follows:

- A copy of your customer statement and Common Carrier Ticket, as proof that the entire travel fare was purchased with your valid International Visa Card.
- A copy of any bill(s) incurred from your Medical Provider(s)
- A copy of documentation for any other valid and applicable insurance
- A copy of all applicable medical reports including the name and address of the medical facility and any attending physicians.
- A completed VISA Assistance Medical Claim Form.
- For repatriation a certified copy of the death certificate and bills for services rendered.

Please submit all of the above required scanned documentation to the VISA Assistance Claims Center at **clienteassist@axa-assistance.us** or if you prefer send the information via courier to the address below:

AXA Assistance USA, Inc.
122 S. Michigan Ave. Suite 1100
Chicago, IL. 60603

Account and Billing Information: Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement.

Please keep in mind the General Program Provisions...

All indemnified assistance services described herein are subject to change or cancellation without notice. This Assistance is effective the later of July 1, 2002, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the indemnified assistance plan is terminated.

This description of the indemnified assistance is not a contract of insurance and is intended to be a general informative statement of the indemnified assistance services made available by Visa Inc. throughout Latin America and Caribbean Region. In some instances, according to the Indemnified assistance contract the laws in the jurisdiction where your local 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 service are contained in the indemnified assistance services contract on file with Visa Inc., Latin America and Caribbean Region, Miami, Florida. If a statement in the description of the indemnified assistance services and description of the indemnified assistance services contract differ, the local requirements pertaining to indemnified assistance programs in the jurisdiction where your International Visa Card has been issued will govern. The Plan is administrated by:
AXA Assistance USA Inc.

If you have questions regarding this program, call the VISA Assistance Center, 24 hours a day, 365 days a year.

PLEASE NOTE: The benefits described above do not apply to all Latin American and Caribbean International Visa Cards. Please check with your bank to verify that the coverage applies to your International Visa Card.