



NOTE: This benefit does not apply for eligible Visa Signature cards issued in Puerto Rico and the U.S. Virgin Islands for Covered Trips purchased in full on or after January 1, 2021. The coverage is subject to the general terms and conditions of the insurance policy.

Terms and Conditions



Baggage Loss

If your Baggage, or the Baggage of whoever you purchased a ticket for with your eligible Visa Card is lost and determined to be unrecoverable by the Common Carrier Conveyance, this benefit will pay the amount as stated in the Benefit amount table as stated in this document independent of the number of "checked" baggage. This applies to Baggage Loss on any Covered Trip, domestic or international.

What do I need to be covered?

You must possess a valid and active Visa card. The entire travel fare must be purchased with your Visa card or through the Visa rewards program.

Relevant definitions

Common Carrier Conveyance: Any land, water or air conveyance operated under a valid and in good standing license for the transportation of passengers for hire for which a ticket has been obtained.

Covered Trip: An international or domestic trip (where applicable), regardless of its origin and destination, where an Insured Person's full fare for a Common Carrier Conveyance has been paid with the valid Visa card and/or Visa Rewards Program.

Visa Rewards Program: 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 program were generated by the use of the Visa card covered by the insurance.

What is covered?

This coverage is for travel that has been purchased with the eligible Visa card.

1. All benefits are paid in "excess" of the common carrier's liability coverage;
2. The luggage must be properly checked with and under the possession, care, custody and control of the common carrier during a Covered Trip;
3. Insurance benefits are provided for Covered Trips (worldwide);
4. A Covered Trip shall be deemed to have commenced when the insured person boards a common carrier for the purpose of going on such trip;
5. Luggage which appears to be lost, must be formally notified to the common carrier and a claim must be filed with the common carrier;
6. The luggage must be determined and verified to be unrecoverable by the common carrier;
7. If the Insured's checked baggage is permanently lost but was originally thought to be delayed, we will deduct any payment we may have made for Baggage Delay from the payment we make for your overall Claim for Baggage Loss.

Visa is not an insurance company. The insurance coverages are provided to the eligible Visa cardholders by a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable, in the country where Visa has bound these coverages. The insurance company is the one to decide on the coverage and payment of claims based on the documentation submitted and the terms and conditions of the coverage. Visa does not intervene with these decisions. This document is a description of the benefits and does not constitute an insurance policy. The insurance is subject to the general terms and conditions, limitations and exclusions of the policy contracted by Visa, and the coverages are subject to changes or cancellation of the general terms and conditions of the insurance.

What is not covered?

In addition to the EXCLUDED RISKS provided in the general conditions for this program, the following are excluded:

1. Wear and tear or gradual deterioration;
2. Damage caused by insects or vermin;
3. Inherent vice or damage;
4. Confiscation or expropriation by order of any government or public authority;
5. Seizure or destruction under quarantine or custom regulation;
6. Radioactive contamination;
7. Usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
8. Transporting contraband or illegal trade;
9. Breakage or brittle of fragile;
10. Animals, birds or fish; automobiles or automobile equipment, boats, motors, trailers, motorcycles or other conveyances or their appurtenances (except bicycles while checked as Luggage with a Common Carrier); household furniture;
11. Any payment if to do so would be in violation of any sanctions law or regulation.

Benefit amount

Coverage applies up to a maximum amount depending on your card type, as stated in the tables below.

Core Benefits / Benefit Amount

Visa Signature*	• Up to USD 1,000
Visa Infinite	• Up to USD 3,000

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Optional Benefits / Benefit Amount as decided by the issuer bank

Visa Classic	• Up to USD 750 • USD 1,000 • USD 1,500
Visa Gold	• Up to USD 750 • USD 1,000 • USD 1,500
Visa Platinum	• Up to USD 750 • USD 1,000 • USD 1,500

How is the claim submitted?

The cardholder or beneficiary can open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

- a. Once in the landing page of the Benefits' Portal, please click on **"Login"** or **"Enroll"**
- b. Click on **"Claims"**
- c. Click on **"Create Claim"**
- d. Choose a Product from the drop down menu

- e. Choose the benefit you need to file a Claim for and agree to all terms and conditions
- f. Complete all requested information and click on **"Save"**. This step creates the claim case number.
- g. Attach all required documents
- h. Click on **"Submit"**

In case you have any questions or doubts on any step of the process, contact us via Chat.

Claim documentation

- Copy of the Visa card account statement showing the total charge for the ticket (s).
- A copy of the common carrier ticket as proof that the full travel fare has been charged to your eligible Visa card.
- Report provided by the transportation company declaring loss of baggage.
- Wire form.
- Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents.
- Copy of national identity document
- Additional information may be required.

Notes

- Cardholder must report any claim within 90 days of the incident.
- The cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of your Visa card.

Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his/her purchases in cash .

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusions

1. Suicide, attempted suicide or intentionally self-inflicted Injury;
2. Sickness unless specifically covered in the Policy;
3. Congenital anomalies and conditions arising out of or resulting there from;
4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an Injury;

5. Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
6. Bacterial infection except bacterial infection of an Injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria;
7. Any claim occurring as a result of: War, civil war, invasion, insurrection, revolution, usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
8. Any claim occurring as a result of participating in military, naval or air service of any country;
9. Accident occurring while a passenger on; or operating; or learning to operate; or serving as a member of the crew of any aircraft except as provided in the policy;
10. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
11. Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc);
12. Accident or claim occurring while under the influence of drugs, alcohol or other intoxicants unless prescribed by a Physician and taken as prescribed or the treatment of alcohol or drug abuse, addiction or overdose;
13. Depression, anxiety, mental or nervous disorder or rest cures;
14. An Insured travelling against the advice of a Physician;
15. Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries;
16. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
17. Any expenses covered under any workers compensation or employer's liability policy;
18. Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International Service Association and is updated to January 2021. Cardholders should consult their issuer to verify that coverage applies to their Visa card.

These benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International Service Association..

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern.

This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/ or any corresponding Reinsurer if applicable, its parent company or its ultimate controlling entity, to any penalty under any sanctions law or regulation.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

PLEASE NOTE: The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to your Visa Card.

DISCLAIMER: The information contained herein is intended solely for informational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International Service Association.