



Legal Expenses



As an International Visa cardholder with this benefit, you, your spouse, and your dependent children under 23 years of age will be insured automatically up to USD 1,000 for legal expenses as the result of false arrest or wrongful detention by any government or foreign power which are incurred during the course of an insured journey, if the trip is more than 150 kilometers from your permanent place of residence.

A journey is considered insured if the full travel fare has been purchased with a valid and active International Visa card and does not exceed a maximum duration of 60 days.

What do I do if, while on my insured journey, I am falsely arrested or wrongfully detained by any government or foreign power?

Contact the Visa Assistance Center, if you do not opt to seek your own legal counsel, the representative will assist you in referring a lawyer. If you are found to be not guilty by a court of law, the company will insure you for legal expenses up to USD 1,000.

What do I need to be eligible?

You must possess a valid and active International Visa Card and use it to purchase the entire travel fare(s).

Are frequent flyer and rewards tickets covered?

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.

What is not covered?

Loss resulting from:

- Any act of declared or undeclared war.
- 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;
- 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;
- Participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
- 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);
- Service in the military, naval or air service of any country;
- Being 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;

This is a summary of the exclusions. Complete exclusions are contained in the policy on file with Visa International.

How is the claim submitted?

The cardholder or beneficiary has two options to open a claim:

1. Benefits Portal

The cardholder may access the Visa Benefits' Portal through the link 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"

2. Visa Customer Service Center

- a. Please contact the Visa Customer Service Center
- b. The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim
- c. All required documents, including the claim form, must be sent electronically to laclaim@ap-visa.com
- d. If the cardholder prefers to send all required documents via regular mail:

Claims Administrator
Visa Card Benefits Administration
Maipú 255, Piso 17
C1084ABE, Buenos Aires, Argentina

General program provisions

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

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa International throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your Visa International 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.

AIG 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 AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa International, Latin America and Caribbean Region, Miami, Florida. If a statement in the description of coverage and any provision in the policy differ, the locally admitted policy issued in the jurisdiction where your Visa International card has been issued will govern. The plan is underwritten by:

Country	Company
Argentina	La Meridional Compañía Argentina de Seguros, S.A.
Bolivia	AIG Chile Compañía de Seguros Generales S.A.
Brasil	AIG Seguros Brasil S.A.
Chile	AIG Chile Compañía de Seguros Generales S.A.
Colombia	AIG Seguros Colombia S.A.
Ecuador	AIG Metropolitana Compañía de Seguros y Reaseguros S.A.
El Salvador	AIG Seguros El Salvador S.A.
Guatemala	AIG Seguros Guatemala S.A.
Honduras	AIG Seguros Guatemala S.A., Sucursal Honduras
Jamaica	AIG Jamaica Insurance Company Limited
México	AIG Seguros Mexico, S.A. de C.V.
Panamá	AIG Seguros Panamá, S.A.
Paraguay	AIG Chile Compañía de Seguros Generales S.A.
Perú	AIG Chile Compañía de Seguros Generales S.A.
Puerto Rico	AIG Latin America I.I. – Puerto Rico
Uruguay	AIG Seguros Uruguay S.A.
Venezuela	C.A. de Seguros American International

Listed underwriting companies (except those marked with +) are member companies of AIG Property Casualty, Inc., 175 Water Street, New York, NY 10038.

AIG PC member companies provide security in the form of reinsurance for any non-member company listed.

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 at LACclaim@ap-visa.com or call the customer service telephone number on the back of your Visa card.

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 Visa Card.

Benefit amount

Optional benefit	Benefit amount
Visa Classic	Up to USD 1,000
Visa Gold	Up to USD 1,000
Visa Platinum	Up to USD 1,000
Visa Signature	Up to USD 1,000
Visa Infinite	Up to USD 1,000

Important notice

The description of these programs and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. 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 document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not insurance policies. Described insurances are subject to the terms and conditions in the applicable policies, which include certain restrictions, limitations and exclusions; and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card program, customer agreement, card benefits and features, and other disclosures and issuer practices are in full compliance with all applicable federal, state, and local laws, regulations, and other legal requirements. Issuers should review the card benefits program with their legal counsel to ensure that the card benefits program and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this program, including any such programs provided by insurance company affiliates of AIG and AXA, shall be null and void if they violate U.S. economic or trade sanctions 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.

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.