



What purchases are covered?

Items to be eligible must be purchased entirely with a valid Visa card and the eligible item must have an original Manufacturer's written repair warranty valid in the country where purchased, or valid in the country the item resides as long as the original warranty covers it.

What is not covered?

- Boats, automobiles and any other motorized vehicle; and motorized vehicle parts and accessories
- Consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind. Consumables are products that consumers use recurrently, items which get used up or discarded. Perishable Items likely to spoil, decay or become unsafe to consume and/or use including but not limited to food, cosmetics and perfume.
- Items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in material and workmanship of the item
- Used, rebuilt and re-furnished items
- Any shipping or promised time frames of delivery, whether or not stated or covered by the manufacturer's warranty
- Any customized, unique, or rare items
- Any costs other than those specifically covered under the terms of the original manufacturer's written repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items which are intended to become part of the real estate
- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Items with a manufacturer's original warranty or store warranty of less than (3) three months or more than (3) three years;

Benefit amount

Core Benefits / Benefit Amount

Visa Gold	USD 1,000 per incident/maximum of USD 5,000 per acct. per year
Visa Platinum	USD 5,000 per incident/maximum of USD 10,000 per acct. per year
Visa Signature	USD 5,000 per incident/maximum of USD 10,000 per acct. per year
Visa Infinite	USD 5,000 per incident/maximum of USD 25,000 per acct. per year

Terms and Conditions



Extended Warranty

As a Visa cardholder with this benefit you have Extended Warranty Protection which doubles the free repair period under the original manufacturer's written repair warranty or store warranty up to one additional year on eligible products with manufacturer's warranties between three months to three years (*see schedule below*).

Manufacturer's or Store Warranty	Visa Extended Warranty
3 months	3 additional months
6 months	6 additional months
1 year	1 additional year
3 years	1 additional year
4 years or more	No extension

The item must be purchased entirely with your eligible Visa card.

Visa is not an insurance company. The services and the insurance coverage are provided to the cardholders by AIG, through their insurance companies or associated companies in the country. The descriptions of these benefits are not insurance policies. The insurance is subject to the general terms and conditions, limitations and exclusions of the policy purchased by Visa, and all cards are subject to changes or cancellation of the general terms and conditions of this insurance.

Optional Benefits / Benefit Amount as decided by the issuer bank

Visa Classic	<ul style="list-style-type: none">• USD 500 per incident/maximum of USD 500 per account per year• USD 1,000 per incident/maximum of USD 1,000 per account per year• USD 500 per incident/maximum of USD 2,500 per account per year• USD 2,000 per incident/maximum of USD 10,000 per account per year• USD 5,000 per incident/maximum of USD 25,000 per account per year
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How is the claim submitted?

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

1. Benefits Portal

The cardholder may access the Visa Benefits' Portal through the link www.visa.com/benefitsportal

- Once in the landing page of the Benefits' Portal, please click on "Login" or "Enroll"
- Click on "Claims"
- Click on "Create Claim"
- Choose a Product from the drop down menu
- Choose the benefit you need to file a Claim for and agree to all terms and conditions
- Complete all requested information and click on "Save". This step creates the claim case number.
- Attach all required documents
- Click on "Submit"

2. By Phone

- Please contact the Visa Customer Service Center
- The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim
- All required documents, including the claim form, must be sent electronically to laclaim@ap-visa.com

3. By Mail

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

Claim Documentation

- Your Visa card account statement showing the purchase claimed.
- Purchase itemized invoice.
- Copy of the original manufacturer's written warranty.
- Copy of any other warranty, if applicable.
- The original repair order showing the cause of the damage.
- Wire form.
- Additional information may be required.

Notes

- Cardholder must report any claim within 30 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 at LACclaim@ap-visa.com or call the customer service telephone number on the back of your Visa card.

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.

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. The 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 The 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 throughout the Latin America and Caribbean Region and is updated to May 2018. 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, Latin America and Caribbean Region.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company. 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, Latin America and Caribbean Region 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.

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.

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. The benefits described in this document do not apply to Brazil issued cards nor to all Latin American and Caribbean International Visa Cards. Please check with your bank to verify that the 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.