

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 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 card has been issued will govern. The Plan is underwritten by:

Argentina	La Meridional
Bermuda	American International Insurance Company
Bolivia	La Boliviana Cía. Cruz
Brazil	Interamericana Companhia de Seguros Gerais
Chile	La Interamericana Cia. de Seguros Generales, S.A.
Colombia	La Interamericana Companhia de Seguros Generales S.A.
Costa Rica	El Instituto Nacional de Seguros de Costa Rica
Ecuador	AIG Metropolitana Cia.
El Salvador	AIG Union y Desarrollo, S.A.
Guatemala	La Seguridad de Centroamerica Cia. de Seguros, S.A.
Honduras	American Home Assurance Company
Jamaica	American Home Assurance
Mexico	Seguros Interamericana S.A.
Nicaragua	Seguros America
Panama	National Union Fire Insurance Company
Paraguay	American Home Insurance Company
Peru	El Pacifico – Peruana Suiza Cia. de Seguros y Reaseguros *
Puerto Rico and other jurisdictions	New Hampshire Insurance Company
Uruguay	ALICO Uruguay
Venezuela	C.A. de Seguros American International

Listed underwriting companies (except those marked with *) are member companies of American International Group, 70 Pine Street, New York, NY 10005

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

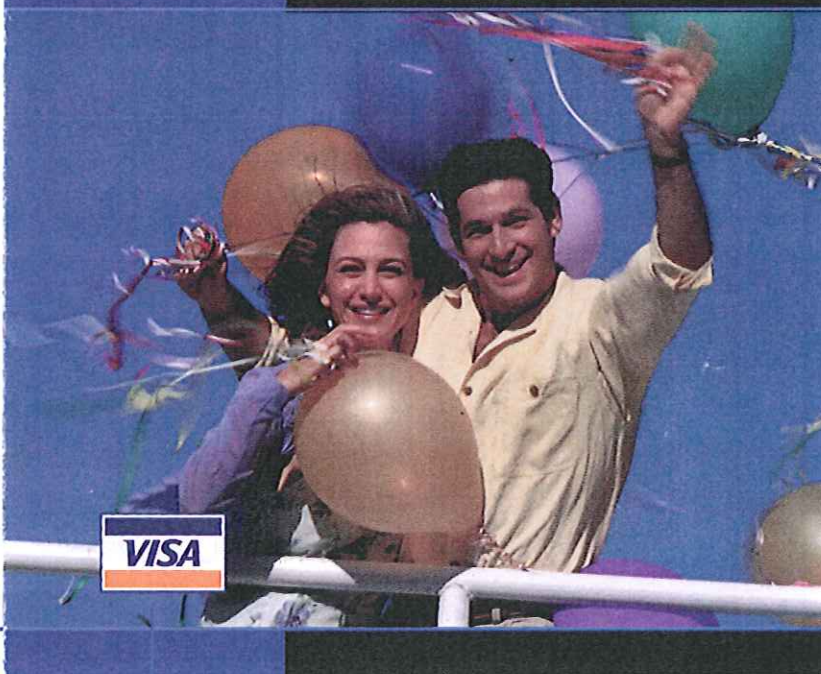
VISA

Enjoy the
peace of mind

that comes with
the Travel Accident

Insurance from
your international

Visa Classic Card.



US\$75,000

As an international Visa Classic cardholder, you, your spouse and your dependent children under 23 years of age, will each be insured automatically against accidental bodily injuries that are the sole cause of death** or dismemberment while riding in, boarding or exiting from an OAG (Official Airline Guide) scheduled aircraft, land or water conveyance operated by a common carrier licensed to carry passengers, provided the full travel fare has been charged to your international Visa Classic Card.

- You are also covered when you travel on a shuttle licensed to carry passengers between common carrier conveyances when the shuttle is included in the full fare of the trip or when provided by the airport for transportation on the premises of the airport.
- This travel insurance is provided at no additional cost to international Visa Classic cardholders.
- If accidental bodily injury results in death or dismemberment, including loss of sight, speech and hearing, the following benefits will be paid:
 - Accidental loss of life, or both hands or both feet, or sight of both eyes, or speech and hearing, or one hand or one foot and the sight of one eye: US\$75,000.
 - Accidental loss of hand or foot, or sight of one eye, or speech or hearing: US\$37,500.
 - Accidental loss of thumb and index finger: US\$18,750.

- If the Insured has multiple losses as the result of one accident, the Company will pay the single largest benefit amount applicable. The death benefit will be paid to the beneficiary designated by the Insured, or if there is no such designation, to the first surviving beneficiary scheduled on the policy.

** In the event of multiple accidental deaths, per international Visa Classic account, arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of Insurance equal to twice the benefit amount for loss of life applicable. Benefits will be paid to the Beneficiary on a pro-rata basis up to the maximum limit of Insurance.

- This insurance does not cover loss resulting from:
 - 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by the accident or

from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide, or intentionally self-inflicted injuries; 3) declared or undeclared war. War does not include acts of terrorism; 4) injury while an Insured is in, entering, or exiting any taxi.

- All coverage described herein is subject to change or cancellation without notice. This insurance is effective 1 July 1997 and will cease on the 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 throughout the Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your

