

# Auto Rental Insurance



Being able to stop anywhere. Not having to rely on anyone else to go wherever you want. We understand that freedom is key to fully enjoy a trip. That is why your Visa Platinum card provides this free insurance coverage to ensure that enjoying your trip will be your only concern when you drive a rental car with full confidence and freedom.

## WHAT IS COVERED?

The Rental Car Insurance provided by Visa Platinum covers up to the full actual value, the cost of repair or replacement of a rental vehicle that has suffered damage due to collision or has been stolen while in the cardholder's possession worldwide. All drivers included in the rental agreement who are authorized to operate the rental vehicle are covered.

Specifically, the insurance covers the following:

- Damage due to collision
- Theft and theft-related charges
- Malicious vandalism charges
- Documented valid loss-of-use charges imposed by the car rental company.

## WHEN AND WHERE DOES COVERAGE APPLY AND WHO IS COVERED?

You are automatically protected by this coverage free of charge when you use your Visa Platinum card to book your reservation and as the only form of payment to complete the car rental transaction anywhere in the world. Very important: To access this coverage and save money you must decline the Collision Damage Waiver (CDW/LDW) or similar coverage offered by the car rental company. If the rental car company insists you buy its insurance, ask the representative to contact the Visa Platinum Assistance Centre

This worldwide coverage is available 24 hours a day and will be in effect while the vehicle is in the possession of any authorized driver specifically included in the car rental agreement. Coverage will expire as soon as the rented vehicle is returned to the car rental company or 31 days after the date of rental.

## WHAT TYPES OF RENTAL VEHICLES ARE COVERED?

Most rental automobiles are covered, including some luxury vehicles such as BMW and Mercedes Benz. Certain mini-vans designed to transport passengers are also covered. If you have any questions regarding a specific vehicle, call the Visa Platinum Assistance Centre or visit the exclusive Visa Platinum website at [www.visa-platinum.com](http://www.visa-platinum.com).

## TO CONTACT US, PLEASE CALL:

Butterfield Card Services (345) 815 7712  
Toll Free (USA & Canada) 1(866) 553 3479

Visa Platinum Assistance Centre:  
Toll Free (USA & Canada) 1(800) 396 9665  
Visa - Collect (from other countries) 1(410) 902 8022

## WHAT SHOULD I DO IF I AM INVOLVED IN AN ACCIDENT OR THE RENTAL CAR IS STOLEN?

If you are involved in an accident or the rental car is stolen, you must immediately call the Visa Platinum Assistance Centre. The representative will answer any questions you or the car rental company agent may have, and will give you the necessary instructions and initiate the claim submission process (sending you the claim form and necessary documentation).

A very important reminder: You must call the Visa Platinum Assistance Centre or contact the Center through the [www.visa-platinum.com](http://www.visa-platinum.com) website to report the accident or theft of the vehicle within 30 days. Failure to comply with this requirement will result in your claim being denied.

## WHAT DO I NEED FROM THE CAR RENTAL COMPANY IN ORDER TO SUBMIT A CLAIM?

When the accident occurs or upon returning the rented vehicle, you should immediately request the following information from the car rental company and send all documents with your insurance claim form:

- A copy of the Accident Report Form and Claim Form, which should indicate the costs for which you are responsible
- A copy of the rental contract (front and back).
- A copy of the repair estimate or itemized repair bill
- Two photographs of the vehicle showing the damaged area
- For claims that include loss of use charges by the car rental company, a copy of the company's Daily Utilization
- Log for the period of loss of use, if applicable
- A copy of the Police Report, if obtainable.

## IS THERE ANYTHING ELSE I NEED TO CONSIDER?

Visit [www.visa-platinum.com](http://www.visa-platinum.com) for more details. This Car Rental Insurance is subject to terms and conditions and includes certain restrictions, limitations and exclusions. All types of coverage described above are subject to change or cancellation without prior notice. This program description is intended to provide general information about the coverage Visa makes available to you in the Latin America and Caribbean Region and is not an insurance policy.

If the car rental company needs proof of insurance, contact the Visa Platinum Assistance Centre right away and an agent will send the car rental company the documentation needed as proof of the coverage offered by your Visa Platinum card.