**Auto Rental Collision Damage Waiver (Continued)**

**What is the policy?**

The policy is a protection for the amount of the loss you have suffered due to the theft or damage of your rental vehicle. The policy pays for the amount of loss you are responsible for, subject to the terms and conditions of the policy.

**Who is eligible for the benefit?**

The policy is available to eligible Visa Signature cardholders who rent a car in the United States or select countries.

**What reimbursement is available?**

The policy provides reimbursement for the amount of loss you are responsible for, subject to the terms and conditions of the policy.

**What is covered?**

The policy covers the following:

- Theft or damage to your rental vehicle
- Theft or damage to any personal property in or on your rental vehicle
- Loss or damage to your rental vehicle due to vandalism or acts of nature
- Loss or damage to your rental vehicle due to acts of terrorism
- Loss or damage to your rental vehicle due to acts of war
- Loss or damage to your rental vehicle due to acts of civil unrest
- Loss or damage to your rental vehicle due to acts of fraud
- Loss or damage to your rental vehicle due to acts of negligence
- Loss or damage to your rental vehicle due to acts of dishonesty

**Who is responsible for the loss?**

You are responsible for the loss of your rental vehicle up to the amount of the deductible specified in your policy.

**What is the deductible?**

The deductible is $500.

**How do I file a claim?**

You must file a claim with the Benefit Administrator within 30 days of the theft or damage.

**Where can I get more information?**

You can get more information by calling the Benefit Administrator at 1-800-397-9010.

**Cell Phone Protection**

**What is this benefit?**

Cell Phone Protection is a benefit that provides coverage for certain losses that may occur to your cellular telephone.

**Who is eligible for the benefit?**

The benefit is available to eligible Visa Signature cardholders who own and use their cellular telephone.

**What is covered?**

The benefit provides coverage for the following:

- Theft of your cellular telephone
- Loss of your cellular telephone
- Damage to your cellular telephone
- Theft or damage to your cellular telephone while it is in your possession
- Theft or damage to your cellular telephone while it is in the possession of another person
- Theft or damage to your cellular telephone while it is in the possession of a common carrier
- Theft or damage to your cellular telephone while it is in the possession of a third party
- Theft or damage to your cellular telephone while it is in the possession of a governmental agency
- Theft or damage to your cellular telephone while it is in the possession of a law enforcement agency
- Theft or damage to your cellular telephone while it is in the possession of a medical professional
- Theft or damage to your cellular telephone while it is in the possession of a school

**Who is responsible for the loss?**

You are responsible for the loss of your cellular telephone.

**What are the terms and conditions?**

The terms and conditions of the benefit are subject to change without notice.

**Additional Provisions for Cellular Telephone Protection.**

- If the claim is due to theft, you must report the theft to the police within 24 hours of the theft.
- If the claim is due to loss, you must report the loss to the police within 24 hours of the loss.
- If the claim is due to damage, you must report the damage to the police within 24 hours of the damage.
- The Benefit Administrator may require you to provide a copy of the police report as proof of the theft, loss, or damage.
- The Benefit Administrator may require you to provide any other relevant documentation to support your claim.

**What documents do I need to submit with my claim?**

You must submit the following documents with your claim:

- A copy of the police report
- A copy of the insurance claim or settlement agreement
- A copy of the shop receipt for the replacement cellular telephone
- A copy of the sales receipt for the cellular telephone

**Is there a deductible?**

Yes, there is a deductible of $50.

**How do I file a claim?**

You must file a claim with the Benefit Administrator within 30 days of the theft, loss, or damage.

**Where can I get more information?**

You can get more information by calling the Benefit Administrator at 1-800-397-9010.

**With Visa Signature, you can enjoy the strength, recognition, and acceptance of the Visa brand—with special perks and benefits in addition to the rewards you already earn.**

**You’ll enjoy instant access to a dozen of perks like access to ticket packages to popular sporting events, unique dining and wine experiences, and movie ticket discounts at Fandango.com/cashsignature. Plus enjoy complimentary 24-hour concierge service, shopping savings, and special offers, from your favorite retailers.**

**You’re also entitled to security and convenience benefits like Warranty Manager Service, Auto Rental Collision Damage Waiver, and Cell Phone Protection.**

Please retain this guide for the future. It describes in detail some of the important perks and benefits available to you, and will help you enjoy your Visa Signature card.

Look inside for additional information on Visa Signature card perks and benefits.

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**Auto Rental Collision Damage Waiver (Continued)**

**How do I file a claim?**

You must file a claim with the Benefit Administrator as soon as possible after the theft or damage.

**What are the terms and conditions?**

The terms and conditions of the policy are subject to change without notice.

**Additional Provisions for Auto Rental Collision Damage Waiver.**

- If the claim is due to theft, you must report the theft to the police within 24 hours of the theft.
- If the claim is due to loss, you must report the loss to the police within 24 hours of the loss.
- If the claim is due to damage, you must report the damage to the police within 24 hours of the damage.
- The Benefit Administrator may require you to provide a copy of the police report as proof of the theft, loss, or damage.
- The Benefit Administrator may require you to provide any other relevant documentation to support your claim.

**What documents do I need to submit with my claim?**

You must submit the following documents with your claim:

- A copy of the police report
- A copy of the insurance claim or settlement agreement
- A copy of the shop receipt for the replacement cellular telephone
- A copy of the sales receipt for the cellular telephone

**Is there a deductible?**

Yes, there is a deductible of $50.

**How do I file a claim?**

You must file a claim with the Benefit Administrator within 30 days of the theft, loss, or damage.

**Where can I get more information?**

You can get more information by calling the Benefit Administrator at 1-800-397-9010.


**WARRANTY MANAGER SERVICES**

- **Cell Phone Protection** - Cellular Telephone Protection will reimburse you for damage to or theft of cellular Telephones, Eligible Cellular Telephones are defined in the brochure. Direct repair of the cellular telephone must be made to a service center authorized to make such repairs. If a replacement is made, the cost of repair shall be reimbursed to you. 
- **Laptop Computer Protection** - If a covered loss or theft occurs to your covered property, we will either repair or replace it and send it to you at our expense. 
- **Warranty Manager** - This efficient, 24 x 7 x 365 program helps you manage, use and extend the warranties of eligible items. By registering your eligible items, you can report a loss or theft to the Benefit Administrator, who will process your claim and send you the appropriate claim form. 

**How do I file a claim?**

1. Call the Benefit Administrator at 1-800-953-7392. For calls outside the United States, call collect to (303) 967-1093. 
2. Fax or mail the appropriate claim form to the Benefit Administrator 
3. Visit our website at visa.com/signature 
4. Fax your claim form to the Benefit Administrator 

**What does the Benefit Administrator do?**

1. The Benefit Administrator will ask you some preliminary questions. 
2. The Benefit Administrator will ask you to provide the appropriate claim form and provide additional details and information. 
3. The Benefit Administrator will issue a check to you. 

**When will I receive the check?**

The Benefit Administrator will issue a check within 30 days of receipt of your claim information.

**WARRANTY MANAGER SERVICES**

**TRAVEL AND EMERGENCY ASSISTANCE SERVICES**

- **Travel Protection** - If you purchase Travel Protection, your policy will provide coverage for trip cancellation or interruption, trip delay, or your lost luggage. 
- **Medical Evacuation** - If you are injured or become ill while traveling, we will arrange transportation home and assist you in completing all necessary claim processing手续. 
- **Rental Car Collision Damage Waiver** - If you rent a car and your car is damaged, you can avoid the cost of repairs by obtaining a Waiver of Liability. 
- **Emergency Assistance** - If you need help while traveling, we will provide emergency assistance such as transportation, electricity, or car repair. 

**AUTO RENTAL COLLISION DAMAGE WAIVER**

- **What is it?**

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit reimburses you for the deductible portion of your personal and/or valid and collectible insurance or reimbursement. 

- **Who is eligible?**

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit is available to you, the eligible Visa Signature cardholder, and to whomever receives the eligible item. 

- **How do I activate it?**

You can activate the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit at the time you rent a vehicle by calling the toll-free, 24-hour Benefit Administrator line at 1-800-397-9010. If you are outside the United States, call collect to 303-967-1093. 

- **Who is eligible?**

You are eligible if you have a Visa Signature card or Visa Signature account. 

- **What types of rental vehicles are covered?**

Passenger automobiles, minivans, and sport utility vehicles are covered. 

- **What types of rental vehicles are not covered?**

Vehicles that do not meet the definition of covered vehicles (subject to the terms and conditions in this guide) for damage or theft. 

- **What does the Benefit Administrator do?**

The Benefit Administrator will ask you some preliminary questions. 

- **When will I receive the check?**

The Benefit Administrator will issue a check within 30 days of receipt of your claim information.

**What is Travel Protection?**

Travel Protection is a comprehensive plan designed to help you earn more miles on your Visa Signature card and to help you manage, use and extend the warranties of eligible items. 

**Gift recipients of eligible items are also covered by the claim reimbursement.**