



# VISA CARDHOLDER BENEFITS

## Visa Secured Credit Card

### Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver (ARCDW) gives eligible Visa cardholders insurance coverage for physical damage and theft, reasonable and customary towing, and valid loss-of-use charges and administrative fees when they reserve and pay for a rental car with their covered account. Certain terms, conditions, and exclusions apply. For coverage to apply, the cardholder must use the covered account to secure transactions.

#### How the benefit works:

- Cardholders must pay for their passenger fare with their covered account.
- If a cardholder has an accidental bodily injury while on a covered trip that results in a death or dismemberment, the cardholder will be covered by a percentage of the principal sum for the loss of life or dismemberment.
- In the event the cardholder needs to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.

### Travel Accident Insurance

Travel Accident Insurance provides accidental death and dismemberment coverage when the eligible Visa cardholder purchases the passenger fare with the covered account. Coverage is in effect on the common carrier (e.g., flight, rail, bus, ferry, cruise ship), as well as while on courtesy ground transportation to and from the airport (or train depot, bus terminal, etc.), between terminals and when the cardholder is at the airport immediately before departure or immediately after arrival on any covered trip. Certain terms, conditions, and exclusions apply. For coverage to apply, the cardholder must use the covered account to secure transactions.

#### How the benefit works:

- Cardholders must pay for their passenger fare with their covered account.
- If a cardholder has an accidental bodily injury while on a covered trip that results in a death or dismemberment, the cardholder will be covered by a percentage of the principal sum for the loss of life or dismemberment.
- In the event the cardholder needs to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.

### Roadside Dispatch

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

No membership or pre-enrollment is required. No annual dues. No limit on usage.

#### For a set price per service call, the program provides:

- Standard towing – up to five miles included
- Tire changing – must have good, inflated spare
- Jump starting
- Lockout service – no key replacement
- Fuel delivery – up to five gallons plus the cost of fuel
- Standard winching

Call Roadside Dispatch toll-free when needed at 1-800-847-2869. Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.)