

# VISA<sup>®</sup> Signature



## *Travel Accident Insurance*

When you purchase your airline ticket with your covered Visa<sup>®</sup> Signature Card account you can receive \$1,000,000.00 of accidental death and dismemberment coverage. This coverage applies to more than air travel, it can also be in place when you use your covered Visa<sup>®</sup> Signature Card account to purchase your ticket for travel via other forms of eligible transportation, such as a ferry, cruise ship, train or bus. Coverage includes courtesy ground transportation to and from the airport (or train depot, bus terminal, etc.) and between terminals and while you are at the airport immediately before departure, or immediately after arrival on any covered trip.

### **Questions about coverage?**

To ask a question or make a claim, please contact the Plan Administrator, cbsi, 550 Mamaroneck Ave., Harrison, NY 10528.

Certain terms, conditions and exclusions apply. For coverage to apply, you must use your covered Visa<sup>®</sup> Signature Card account to secure transactions. Please refer to your Guide to Benefits for further details.

### **Below you will find answers to the most commonly asked questions about the benefit:**

#### *Q: Who is covered under the program?*

A: Visa<sup>®</sup> Signature Card cardholders and their dependents are covered when their tickets are purchased with your covered Visa<sup>®</sup> Signature Card account.

#### *Q: How does the benefit work?*

A: Payment of accidental death and dismemberment benefits are provided if you are injured while riding as a fare-paying passenger in, or getting on or off, a flight or other common carrier for which a ticket was purchased using your covered Visa<sup>®</sup> Signature Card account. If you are injured in a covered accident and suffer any of the losses shown in the schedule of covered losses below, you may receive the benefit amount shown for that loss.

<b>Loss</b>	<b>Maximum % of benefit</b>
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Speech and hearing	100%
One hand or one foot and the sight of one eye	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%
Thumb and index finger on the same hand	25%

*Q: How does Travel Accident Insurance work if I have other coverage?*

A: This benefit is paid to you regardless of other coverage you may have.

*Q: What does “common carrier” mean?*

A: A common carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

For complete benefit terms and conditions, please refer to your Guide to Benefits for more information.