

Student VISA®

.....

Auto Rental Collision Damage Waiver

When you use your covered Student Visa® Card account to rent a vehicle you'll get built-in Auto Rental coverage. Auto Rental Collision Damage Waiver will reimburse you for damages caused by collision or theft up to the actual cash value of most rental cars. Coverage is provided to the cardholder and any authorized drivers permitted by the rental contract.

Easy claim process

To initiate a claim or have your questions answered, go to www.eclaimsline.com or call to talk to a Benefit Administrator at 1-800-348-8472. If you are outside the U.S., you can call collect at 1-804-673-1164.

Certain terms, conditions and exclusions apply. For coverage to apply, you must use your covered Student Visa® 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: *What do I need to do when reserving a rental car to be eligible for coverage?*

A: You must reserve and charge the rental in full on your covered Student Visa® Card account and decline the Collision or Loss Damage Waiver offered by the rental agency. The name embossed on the card must be listed as the primary renter on the rental agreement and all authorized drivers must be listed on the rental agreement. You must also follow all of the terms and conditions of the rental agreement.

Q: *How does the benefit work for domestic auto rentals?*

A: For domestic rentals, this benefit covers the rental vehicle for physical damage and theft. Coverage does not apply to loss or theft of personal belongings, injury to anyone or personal liability. Within your country of residence, you may rent the vehicle for up to 15 consecutive days. Coverage is up to the actual cash value of the rental vehicle as it was originally manufactured.

Q: *How does the benefit work for international auto rentals?*

A: For international rentals, this benefit covers the rental vehicle for physical damage and theft. Coverage does not apply to loss or theft of personal belongings, injury to anyone or personal liability. You may rent the vehicle for up to 31 consecutive days per contract. Coverage is not available in Jamaica, the Republic of Ireland, Northern Ireland or Israel. It is also not available where it is prohibited by law or by individual merchants or is in violation of the territory terms of the rental agreement. Please note: Regulations vary outside the United States, so it is recommended that you check with the auto rental company before you travel to make sure this benefit will apply.

Q: *What kinds of vehicles are covered? Not covered?*

A: Most private passenger automobiles, minivans and sport utility vehicles are eligible, but some restrictions may apply. All other vehicles are not covered, including expensive, exotic, and antique automobiles; cargo vans and certain other vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, motorbikes; limousines; and recreational vehicles. Please contact the Benefit Administrator at 1-800-348-8472, if you are outside the U.S., you can call collect at 1-804-673-1164 to inquire about a specific vehicle.

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