

VISA[®] Signature



Lost Luggage Reimbursement

Have you ever waited for your luggage to come around on the carousel, only to discover that your airline has lost it? Fortunately, Lost Luggage Reimbursement is here to help. When you use your covered Visa[®] Signature Card account and/or rewards program associated with your covered account to purchase tickets for air, train, bus, or ferry, your checked or carry-on luggage and its contents can be covered with Lost Luggage Reimbursement.

Lost Luggage Reimbursement can reimburse you for the difference between the value of the amount claimed and the common carrier's payment up to Visa[®] Signature Card per trip in the event your luggage is stolen or misdirected by the common carrier. For New York residents, the maximum coverage level is \$2,000 per bag.

The value of the amount claimed is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

Easy claim process

To initiate your claim or have your questions answered, go to www.eclaimsline.com, or call to talk to a Benefit Administrator at 1-800-757-1274, outside the U.S., call collect at 1-804-673-6496.

Certain terms, conditions and exclusions apply. For coverage to apply, you must use your covered Visa[®] Signature Card account and/or rewards program associated with your covered 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: *How do I file a claim?*

A: Before you leave the airport, or bus depot, train station, etc., you will need to file a report with the airline or common carrier. They will give you a copy of this report as it's needed when filing your claim. You need to notify the Benefit Administrator within 20 days of the theft or misdirection and return your signed and completed claim form, with any requested documentation, within 90 days of the theft or misdirection.

Q: *What if my luggage isn't found, how do I prove what I had in it and how much it was worth?*

A: If you have receipts for your luggage and the items you had in your luggage that is great. Otherwise, the Benefit Administrator will help you arrive at the value of the lost items.

Q: Do I have to file a claim with my insurance company?

A: Yes, if you have insurance (such as homeowner's, renter's, car, employer, or any other type), you are required to file a claim with your insurance company and submit a copy of any claim settlement along with your claim form. Lost Luggage Reimbursement provides "excess" coverage, meaning it does not duplicate existing coverage. It will only cover the loss after any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance) has been exhausted. At that point, Lost Luggage Reimbursement will cover the remaining loss, up to the amount charged to your eligible account, subject to the terms, exclusions, and limits of the benefit.

Q: Who is eligible for the benefit?

A: You and your immediate family members are all eligible for this benefit when you pay for your common carrier ticket with your covered account and/or rewards program associated with your covered account.

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