



## Terms and Conditions



# Purchase Protection

Visa cardholders can benefit from the security and safety offered through Visa Purchase Protection. If something you bought with your card is damaged or stolen within 180 days of purchase, you are protected.

Visa is not an insurance company. The services and the insurance coverage are provided to the cardholders by AIG, through their insurance companies or associated companies in the country. The descriptions of these benefits are not insurance policies. The insurance is subject to the general terms and conditions, limitations and exclusions of the policy purchased by Visa, and all cards are subject to changes or cancellation of the general terms and conditions of this insurance.

Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to a maximum amount per Cardholder account per twelve month period.

Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter's, or auto insurance), the Visa Purchase Protection will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card, subject to the limits expressed below.

Coverage for items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be used, replaced, or repaired individually, the value of the pair or set will be covered. Coverage for stolen or damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

### What do I need to be covered?

- The purchase must have been made entirely with your card, for yourself or as gifts with the exception of the items listed below.
- Purchase registration is not required to be eligible for this coverage.

### What is covered?

Any items you buy entirely with your Visa card, except the ones specified below are covered for a full 180 days from the date of purchase indicated on your credit card statement.

### What is not covered?

Lost items or items that mysteriously disappear are not covered. "Mysterious disappearance" means the vanishing of an item in an unexplained manner when there is an absence of evidence of a wrongful act by a person or persons.

- Items lost, stolen, or damaged, miss-delivered, while under the care and control of a third party or common carrier (including but not limited to airlines, the Postal Service, or other delivery services).
- Losses due to normal wear and tear, misuse, fraud, gradual deterioration and/or abuse; inherent product defects.
- Items that you damage through alteration (including cutting, sawing, shaping).
- Used, antique, collectibles of any kind or items with monetary value including but not limited to traveler's checks, tickets of any kind, bullion, rare or precious coins, philatelic and numismatic property; cash or its equivalent, previously owned, rebuilt, remanufactured, Motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories.
- Damage caused by vermin.
- Plants, animals, consumables, and perishables.
- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Theft of, or damage to, jewelry, cameras or video recording equipment contained in baggage is not covered unless carried by hand by Cardholder, under Cardholder personal supervision or the supervision of Cardholder traveling companion (someone previously known to Cardholder).

- Loss resulting from confiscation by any government, public authority or customs official.
- Loss resulting from Cardholder failure to exercise Due Diligence to avoid or diminish loss or damage.

## Benefit amount for Consumer Products

### Core Benefits / Benefit Amount

Visa Gold	• Coverage is limited to the cost of the item up to USD 1,000 per account per 12 month period
Visa Platinum	• Coverage is limited to USD 5,000 per event and up to USD 10,000 per account per 12 month period
Visa Signature	• Coverage is limited to USD 5,000 per event and up to USD 10,000 per account per 12 month period
Visa Infinite	• Coverage is limited to USD 10,000 per event and up to USD 20,000 per account per 12 month period

### Optional Benefits / Benefit Amount as decided by the issuer bank

Visa Classic	<ul style="list-style-type: none"> <li>• Coverage is limited to the cost of the item up to USD 500 per account per 12 month period</li> <li>• Coverage is limited to the cost of the item up to USD 1,000 per account per 12 month period</li> <li>• Coverage is limited to the cost of the item up to USD 2,000 per account per 12 month period</li> <li>• Coverage is limited to the cost of the item up to USD 5,000 per account per 12 month period</li> </ul>
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## How is the claim submitted?

The cardholder or beneficiary has three options to open a claim:

### 1. Benefits Portal

The cardholder may access the Visa Benefits' Portal through the link [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal)

- Once in the landing page of the Benefits' Portal, please click on "Login" or "Enroll"
- Click on "Claims"
- Click on "Create Claim"
- Choose a Product from the drop down menu
- Choose the benefit you need to file a Claim for and agree to all terms and conditions
- Complete all requested information and click on "Save". This step creates the claim case number.
- Attach all required documents
- Click on "Submit"

### 2. By Phone

- Please contact the Visa Customer Service Center
- The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim
- All required documents, including the claim form, must be sent electronically to [laclaim@ap-visa.com](mailto:laclaim@ap-visa.com)

### 3. By Mail

**Claims Administrator**  
**Visa Card Benefits Administration**  
 Maipú 255, Piso 17  
 C1084ABE, Buenos Aires, Argentina

## Claim Documentation

- Your Visa card account statement showing the purchase claimed.
- Purchase itemized invoice.
- In case of:
  - Theft: a report from the police or the appropriate official authority in the location where the incident occurred, filed within 48 hours of the incident .
  - Damage: copy of repair estimate or repair bill.
- Wire form.
- Additional information may be required.

## Notes

- The cardholder is the only person allowed to open a claim

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year at [LACclaim@ap-visa.com](mailto:LACclaim@ap-visa.com) or call the customer service telephone number on the back of your Visa card.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

## General exclusions

1. Suicide, attempted suicide or intentionally self-inflicted Injury;
2. Sickness unless specifically covered in the Policy;
3. Congenital anomalies and conditions arising out of or resulting there from;
4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an Injury;
5. Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
6. Bacterial infection except bacterial infection of an Injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria;

7. Any claim occurring as a result of: War, civil war, invasion, insurrection, revolution, usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
8. Any claim occurring as a result of participating in military, naval or air service of any country;
9. Accident occurring while a passenger on; or operating; or learning to operate; or serving as a member of the crew of any aircraft except as provided in the policy;
10. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
11. Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc);
12. Accident or claim occurring while under the influence of drugs, alcohol or other intoxicants unless prescribed by a Physician and taken as prescribed or the treatment of alcohol or drug abuse, addiction or overdose;
13. Depression, anxiety, mental or nervous disorder or rest cures;
14. An Insured travelling against the advice of a Physician;
15. Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries;
16. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
17. Any expenses covered under any workers compensation or employer's liability policy;
18. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

## General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International throughout the Latin America and Caribbean Region and is updated to May 2018. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International, Latin America and Caribbean Region.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Visa International, Latin America and Caribbean Region in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern.

This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/ or any corresponding Reinsurer if applicable, its parent company or its ultimate controlling entity, to any penalty under any sanctions law or regulation.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year at [LACclaim@ap-visa.com](mailto:LACclaim@ap-visa.com) or call the customer service telephone number on the back of your Visa card.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

**PLEASE NOTE:** The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to your Visa Card. The benefits described in this document do not apply to Brazil issued cards nor to all Latin American and Caribbean International Visa Cards. Please check with your bank to verify that the coverage applies to your Visa Card.

**DISCLAIMER:** The information contained herein is intended solely for informational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International.