



What purchases are covered?

Items to be eligible must be purchased entirely with a valid Visa card and the eligible item must have an original Manufacturer's written repair Warranty valid in the country where purchased, or valid in the country the item resides as long as the original Warranty covers it.

Relevant definitions

Cardholder: it refers to a person who has an eligible and active eligible Visa credit card.

Warranty (Extended Warranty, Store Warranty, or Warranty): contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unfit for its intended purpose. This explicitly excludes any performance guarantees, design defects, aesthetic conditions, acts of god, and consequential effects, among others.

What is not covered?

- Boats, automobiles and any other motorized vehicle; and motorized vehicle parts and accessories
- Consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind. Consumables are products that consumers use recurrently, items which get used up or discarded. Perishable Items likely to spoil, decay or become unsafe to consume and/or use including but not limited to food, cosmetics and perfume.
- Items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in material and workmanship of the item
- Used, rebuilt and re-furbished items
- Any shipping or promised time frames of delivery, whether or not stated or covered by the manufacturer's Warranty
- Any customized, unique, or rare items
- Any costs other than those specifically covered under the terms of the original manufacturer's written repair Warranty, as supplied by the original manufacturer, or other eligible Warranty
- Items which are intended to become part of the real estate
- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Items with a manufacturer's original Warranty or store Warranty of less than (3) three months or more than (3) three years;

Terms and Conditions



Extended Warranty

As a Visa Cardholder with this benefit you have Extended Warranty Protection which doubles the free repair period under the original manufacturer's written repair Warranty or store Warranty up to one additional year on eligible products with manufacturer's warranties between three months to three years (*see table below*).

Manufacturer's or Store Warranty	Visa Extended Warranty
3 months	3 additional months
6 months	6 additional months
1 year	1 additional year
3 years	1 additional year
4 years or more	No extension

The item must be purchased entirely with your eligible Visa card.

Visa is not an insurance company. The insurance coverages are provided to the eligible Visa cardholders by a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable, in the country where Visa has bound these coverages. The insurance company is the one to decide on the coverage and payment of claims based on the documentation submitted and the terms and conditions of the coverage. Visa does not intervene with these decisions. This document is a description of the benefits and does not constitute an insurance policy.

Benefit amount

Core Benefits / Benefit Amount

Visa Gold*	USD 1,000 per incident/maximum of USD 5,000 per acct. per year
Visa Platinum	USD 5,000 per incident/maximum of USD 10,000 per acct. per year
Visa Signature	USD 5,000 per incident/maximum of USD 10,000 per acct. per year
Visa Infinite	USD 5,000 per incident/maximum of USD 25,000 per acct. per year

*NOTE: As of January 1, 2021 Visa Gold cards are not being issued in Puerto Rico and the U.S. Virgin Islands and not eligible for this benefit.

Optional Benefits / Benefit Amount as decided by the issuer bank

Visa Classic	<ul style="list-style-type: none">• USD 500 per incident/maximum of USD 500 per account per year• USD 1,000 per incident/maximum of USD 1,000 per account per year• USD 500 per incident/maximum of USD 2,500 per account per year• USD 2,000 per incident/maximum of USD 10,000 per account per year• USD 5,000 per incident/maximum of USD 25,000 per account per year
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How is the claim submitted?

The Cardholder can open a claim using the Visa Benefits Portal: 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"**

In case you have any questions or doubts on any step of the process, contact us via chat.

Claim documentation

- Your Visa account statement showing the purchase claimed.
- Purchase itemized invoice.
- Copy of the original manufacturer's written Warranty.
- Copy of any other Warranty, if applicable.
- The original repair order showing the cause of the damage.
- Wire form.
- Copy of national identity document.
- Additional information may be required.

Notes

- Cardholder must report any claim within 90 days of the incident.
- 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 by contacting the customer service telephone number on the back of your Visa card.

Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his/her purchases in cash.

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 exclusion

Member Companies of AIG Insurance 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 Member Companies of AIG Insurance 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 Service Association throughout the Latin America and Caribbean Region and is updated to January 2021. 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 Service Association.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. 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 Service Association 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.

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.

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 Service Association.