

Travel Accident Insurance (Common Carriers)



Whether you're travelling for business or pleasure, you should not have to worry about anything. That's why, in addition to wishing you a pleasant trip, Visa® Platinum provides free insurance coverage to ensure what is most important: your peace of mind.

WHO AND WHAT IS COVERED?

When you pay for the full price of your tickets with your valid and active Visa® Platinum Card, you, your spouse and dependent children under 23 years of age are automatically covered worldwide, at no additional cost to you, against accidental injury during a trip. The coverage is effective while travelling, boarding or descending from an air, maritime or land conveyance operated by a licensed common carrier (excluding urban taxis and buses). Coverage also applies when using a means of transportation from the common carrier's craft when such transportation service is included in the price of the ticket or when the airport provides said transportation service within its perimeter.

WHAT ARE THE BENEFITS?

Benefits for death and dismemberment as a direct result of an accident during an insured trip are as follows:

Accidental death	US\$500,000
Loss of both hands or both feet, the sight of both eyes, speech and hearing from both ears, one hand and one foot or one hand and one foot plus the sight of one eye	US\$500,000
Accidental loss of one hand or one foot, sight of one eye or speech or hearing from both ears	US\$250,000
Accidental loss of thumb and index finger in the same hand	US\$125,000
Multiple losses as a result of the same accident	The single largest benefit amount applicable

The insurance will pay the benefit for loss of life if the body of the insured cannot be located within one year of the forced landing, abandonment, sinking or destruction of the craft in which the insured was travelling. This case will be interpreted as loss of life of the insured, in accordance with policy definition.

IS THERE ANYTHING ELSE I NEED TO CONSIDER?

Visit www.visa-platinum.com for more details.

This Travel Accident Insurance (Common Carriers) is subject to terms and conditions and includes certain restrictions, limitations and exclusions. All types of coverage described above are subject to change or cancellation without notice. This programme description is intended to provide general information about the coverage Visa® makes available to you in the Latin America and Caribbean Region and is not an insurance policy.

WHO RECEIVES THE BENEFIT FOR LOSS OF LIFE?

The death benefit will be paid to the beneficiary designated by the insured, or if there is no such designation, to the first surviving beneficiary scheduled on the policy, as follows.

- Spouse, or, if none,
- Children, in equal shares, or, if none,
- Parents, in equal shares, or, if none,
- Siblings, in equal shares, or, if none,
- Executor appointed by the administrator.

TO CONTACT US, PLEASE CALL:
First Citizens Card Services (246) 431 4553

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Toll Free (USA & Canada) 1 (800) 396 9665
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