

Roadside Dispatch

For Roadside Assistance, call 1-800-Visa-Tow (1-800-847-2869)

What is Visa Roadside Dispatch?

Visa Roadside Dispatch is a Pay-Per-Use Roadside Assistance Program expressly for Visa cardholders. The program provides you with security and convenience wherever your travels take you.

No Membership Required. No Pre-Enrollment is Required. No Annual Dues. No Limit on Usage.

For \$59.95 per service call, the program provides:

- Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting – battery boost
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (cost of fuel not included)
- Winching² – (within 100 feet of paved or county maintained road only)

Visa Roadside Dispatch will ask you where you are, what the problem is, and will remain on the phone with you while arranging a dispatch to a reliable tow operator or locksmith service to provide help. (If you feel that you are in an unsafe location, Visa Roadside Dispatch will dispatch the police and remain on the phone with you, at your request, until the police arrive.) Not only will you not have to search for the name of a local tow

operator, Visa Roadside Dispatch may even save you money because all rates are pre-negotiated. All fees are conveniently billed to your Visa Account.

Dependable Roadside Assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll free when you need us:

1-800-Visa-TOW - It's that easy!

1. Rates apply to vehicles up to one ton gross vehicle weight only. Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

2. Additional fees may apply for winching services under certain circumstances.

Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor PNC Bank shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor PNC Bank provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc. This program may be discontinued at any time without prior notice. Program void where prohibited.

Business Hotel Savings

This program offers the following benefits:

- Room discounts of up to 60% off standard rates.
- Choices of over 8,000 hotels, resorts, and motels.
- Property locations in 123 countries.
- Accommodations ranging from basic motels to five-star resorts.

Use it together with your Visa® Business card for exclusive offers and great savings.

To take advantage of these benefits, simply call 1-800-VISA-616 (1-800-847-2616) in the United States or call collect at (804) 673-1660 from outside the country and a representative will provide you with information on the various accommodations available, 24 hours a day, 7 days a week.

Whenever you need emergency service or answers, call the **Benefit Administrator**, 24 hours a day, 365 days a year:

1-800-VISA-911 (1-800-847-2911)

If you are outside the United States, please call collect:

0-410-581-9994

For balance inquiries and account-related questions, please call the customer service number on your statement.

This Guide to Benefits describes the benefits in effect as of 11/01/09. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

Your Visa® Card Guide to Benefits

Visa Business Benefits Package

M-98387

For questions about your **balance**, call the customer service number on your Visa statement.

Auto Rental Collision Damage Waiver

What is this benefit?

When certain terms and conditions are met, Visa Business Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. Here are answers to some commonly asked questions about the benefit.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa Business card. Only you, as the primary renter of the vehicle, and any additional drivers permitted by the auto rental agreement are covered.

What is covered?

Subject to the terms and conditions in the Guide to Benefit, Visa Business Auto Rental CDW reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility and while it is being used for business purposes. Only vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.

This benefit is primary and provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. However, if the rental is for personal reasons, this coverage supplements, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source.

Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses are:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the rental agency through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa Business card, and
- Decline the vehicle rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the vehicle rental agreement carefully to make sure you are declining CDW/LDW, and also, to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage, regardless whether liability has been established. If you are outside the United States, call collect at 0-410-581-9994. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days* following the date of theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is **not** covered?

- Any obligation you assume under any agreement.
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Expenses reimbursed under your business or personal automobile insurance policy.
- Depreciation of the rental vehicle caused by loss or damage, including, but not limited to "diminished value."
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed thirty-one (31) consecutive days.
- Leases and mini leases.
- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than forty-five (45) days* from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days* from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator at 1-800-VISA-911 for help. If you are outside the United States, call collect at 0-410-581-9994.

When and where am I covered?

This coverage is available in the United States and most foreign countries.

No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, coverage is not available where precluded by law or in violation of the territory terms of the rental agreement, or where prohibited by individual merchants. **Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Business Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the rental company. Coverage terminates when the auto rental company re-assumes control of the rental vehicle.

* Not applicable to residents of certain states.

(Continued on next page)

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