



Baggage Loss



As an International Visa cardholder with this benefit, you, your spouse and your dependent children under 23 years of age will each be insured automatically for an amount as decided by your issuer bank (see table below), for any baggage, that is lost due to theft or misdirection while in the care, custody and control of a common carrier, licensed for transport of passengers for hire. The insured must be a ticketed passenger on the common carrier and the full travel fare must be charged to your covered International Visa card. All claims need to be verified by the common Carrier.

What is a common carrier?

A common carrier is any land, water or air conveyance operated under a valid license for the transportation of passengers for hire. Air travel must be as a ticketed passenger on an aircraft operated by a scheduled airline.*

*"Schedule Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license, or similar authorization for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

What do I need to be eligible?

You must have a valid and active International Visa Card and use it to purchase the entire travel fare(s). The trip must be on or after the date of ticket purchase.

Are frequent flyer and rewards tickets covered?

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees associated with the ticket issuance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, or they are paid with rewards points, only tickets earned as direct result of charges made with an eligible Visa Card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty program were generated by the use of the Visa card covered by the insurance.

What happens if the luggage is lost on the return leg of the trip?

The loss is covered

What is the maximum amount I will be reimbursed?

The maximum benefit you will be reimbursed is up to the benefit amount, in excess of the amount paid or payable by (a) the common carrier responsible for the loss and (b) all other valid and collectible insurance in place.

How is the value of the amount claimed determined?

The company may elect to: 1) the replacement cost; or 2) in the case of a pair or set, (a) repair or replace any part, to restore the pair or set to its value before the loss or (b) pay the difference between the cash value of the property before and after loss.

If you are reimbursed by the common carrier, will the coverage still be valid?

Yes. Valid claims for baggage and personal effects in excess of the common carrier reimbursement will be covered up to a maximum of the benefit amount.

What if I have other valid and collectible insurance?

Benefits for baggage and personal effects will be in excess of all other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, you will be reimbursed only for the excess of the amount of loss, over the amount of such other insurance and any applicable deductible.

What items are not covered?

Benefits will not be provided for any loss of animals, birds, or fish; automobiles or automobile equipment, boats, motors trailers, motorcycles, or other conveyances or their appurtenances (except bicycles while checked as baggage with a common carrier); household furniture; eyeglasses or contact lenses; artificial teeth or dental bridges; hearing aids; prosthetic limbs; musical instruments; money or securities; tickets or documents; perishables and consumable, jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur, cameras (including related camera equipment), computers and electronic equipment.

What conditions are excluded as valid reasons for coverage?

Benefits will not be provided for any loss resulting (in whole or in part) from: wear and tear or gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government or public authority; seizure or destruction under quarantine or custom regulation; radioactive contamination; usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence; transporting contraband or illegal trade; mysterious disappearance; or breakage of brittle or fragile articles including radios, audio equipment and similar property.

What do I do if the common carrier loses my luggage while it is in their care, control and custody?

You must contact the common carrier first and file a claim with them. The airline will provide you with a PIR (Property Irregularity Report) or receipt, acknowledging your claim. As an International Visa cardholder, you will be reimbursed up to the maximum benefit amount, in excess of any other valid and collectible insurance or common carrier reimbursement paid or payable, for the cost of replacement of the baggage and contents, provided the common carrier verifies the loss. Once the common carrier determines the baggage lost, the claim you filed with them has been finalized, and the amount of the loss exceeds the common carrier's reimbursement and any other valid and collectible insurance; you must contact the Visa Assistance Center, within 30 days of the loss.

What happens if the luggage is lost, I have been paid, but later recovered by the airline?

If the airline has paid for the baggage, the airline determines disposition. If AIG paid for the baggage, the cardholder should notify AIG of the finding, and AIG may reserve the right to claim the amount of money already disbursed.

What happens if the luggage is lost, then later recovered by the airline, and it is damaged with items missing or damaged?

There is no coverage for partial baggage loss; missing or damaged items. There is coverage for eligible contents only when the luggage is lost.

How do I file a claim?

You must call the Visa Assistance Center. The representative will answer any questions you may have and will send you a claim form. Once you submit the common carrier's claim forms and claim determination documents along with any other information required to support a claim, the insurance company will reimburse you directly, once the claim has been finalized.

You must notify the Claims Administrator within 30 days following the settlement with the airline. Not doing so could result in the denial of your claim.

Once you receive the Claim Form, complete it and mail the following documentation:

- A copy of both your customer statement and common carrier ticket, as proof that the entire travel fare was purchased with your valid Visa International card.
- Common carrier claim settlement documentation and a copy of the PIR (Property Irregularity Report) or receipt, acknowledging your claim.
- Any other valid and collectible insurance or common carrier reimbursement paid or payable, for the cost of replacement of the baggage and contents, provided the common carrier verifies the loss.

The above must be mailed within the time frame stated on the claim form to:

Claims Administrator
Visa Common Carrier Baggage Loss Insurance
 Maipú 255 Piso 17
 C1084ABE, Buenos Aires, Argentina

If claims are paid by the company it is entitled to recover what was paid from other responsible parties or persons. Any party or person to or for whom the company makes payment must transfer to us his or her rights of recovery against any other part or person for the portion of the claim paid by the company. This party or person must do everything necessary to secure these rights and must do nothing that would jeopardize them.

General program provisions

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

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa International throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your international Visa card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

AIG 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 AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa International, Latin America and Caribbean Region, Miami, Florida. If a statement in the description of coverage and any provision in the policy differ, the locally admitted policy issued in the jurisdiction where your international Visa card has been issued will govern. The plan is underwritten by:

Country	Company
Argentina	La Meridional Compañía Argentina de Seguros, S.A.
Bolivia	AIG Chile Compañía de Seguros Generales S.A.
Brasil	AIG Seguros Brasil S.A.
Chile	AIG Chile Compañía de Seguros Generales S.A.
Colombia	AIG Seguros Colombia S.A.
Ecuador	AIG Metropolitana Compañía de Seguros y Reaseguros S.A.
El Salvador	Chartis Seguros El Salvador S.A.
Guatemala	AIG Seguros Guatemala S.A.
Honduras	American Home Assurance Company - Honduras
Jamaica	Chartis Jamaica Insurance company Limited
Mexico	AIG Seguros Mexico, S.A. de C.V.
Panama	AIG Seguros Panamá, S.A.
Paraguay	AIG Chile Compañía de Seguros Generales S.A.
Peru	AIG Chile Compañía de Seguros Generales S.A.
Puerto Rico	AIG Latin America I.I.
Uruguay	AIG Seguros Uruguay S.A.
Venezuela	C.A. de Seguros American International
Other countries	New Hampshire Insurance Company

Listed underwriting companies (except those marked with*) are member companies of AIG Property Casualty, Inc., 175 Water Street, New York, NY 10038.

AIG PC member companies provide security in the form of reinsurance for any non-member company listed.

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** or call the customer service telephone number on the back of your Visa card.

Benefit amount

Core benefit	Benefit amount
Visa Signature	USD 1,000

Important notice

The description of these programs and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. 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 document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not guarantee policies. Described insurances are subject to terms and conditions and include certain restrictions, limitations and exclusions, and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card program, customer agreement, card benefits and features, and other disclosures and issuer practices are in full compliance with all applicable federal, state, and local laws, regulations and other legal requirements. Issuers should review the card benefits program with their legal counsel to ensure that the card benefits program and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this program, including any such programs provided by insurance company affiliates of AIG and AXA, shall be null and void if they violate U.S. economic or trade sanctions 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.

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.