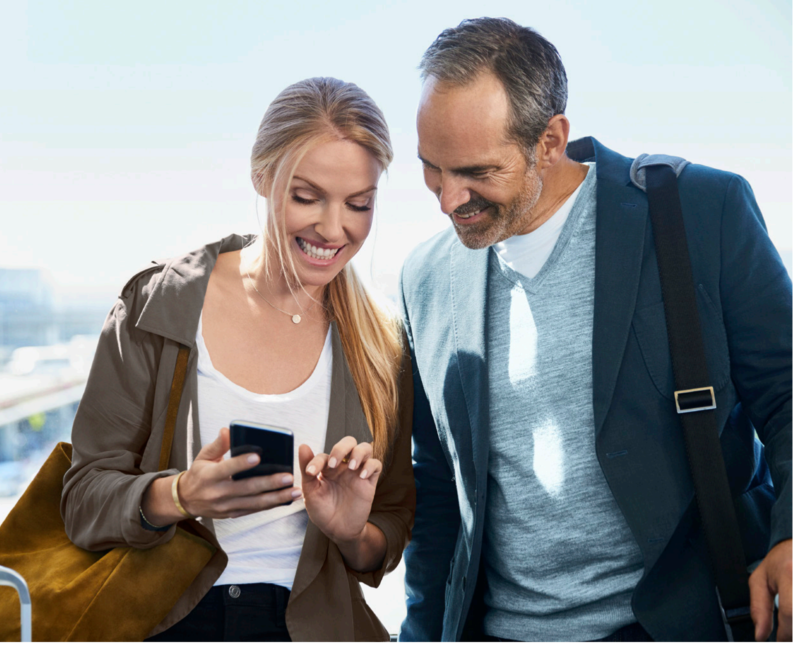

NOTE: This benefit does not apply for eligible Visa Infinite cards issued in Puerto Rico and the U.S. Virgin Islands for Covered Trips purchased in full on or after January 1, 2021. The coverage is subject to the general terms and conditions of the insurance policy.

Terms and Conditions

Missed Connection

As a Visa cardholder with this benefit, you and/or whoever you purchased a ticket for with your eligible Visa card, you will each be paid the amount as stated in the Benefit amount table, if due to any unforeseeable circumstances outside of your control, you missed your transport connection.

What is covered?

We will pay up to the Benefit amount if due to any foreseeable circumstances you miss your connection. Covered reasons could but are not limited to, being delayed by a traffic accident or severe weather en route to your connection , as well as the cancellation or delay of one of your Covered Trip(s). You must have allowed enough time in your itinerary to reach your connection.

What do I need to be covered?

You must possess a valid and active Visa card. The entire travel fare must be purchased with your eligible Visa card and / or through the Visa Rewards Program.

Relevant definitions

Common Carrier Conveyance: Any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Covered Trip(s): An international or domestic trip (where applicable), regardless of its origin and destination, where an Insured Person's full fare for a Common Carrier Conveyance has been paid with the valid Visa account and/or Visa Rewards Program.

Visa Rewards Program: 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 is not covered?

In addition to the EXCLUDED RISKS provided in the general conditions for this program, the following are excluded:

1. Any loss arising from Insured's failure to be on time, or to allow reasonable amount of time to make the connection.
2. Claims arising from any business commitment, financial or contractual obligation including those of any traveling companion, spouse or dependents if covered by this program.
3. Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or Journey

Benefit amount

Coverage applies up to a maximum amount depending on your card type, as stated in the tables below.

Core Benefits / Benefit Amount

Visa Infinite*	USD 300

*NOTE: This benefit does not apply for eligible Visa Infinite cards issued in Puerto Rico and the U.S. Virgin Islands for Covered Trips purchased in full on or after January 1, 2021

Optional Benefits / Benefit Amount

Visa Classic	USD 200
Visa Gold	USD 200
Visa Platinum	USD 200
Visa Signature	USD 200

How is the claim submitted?

The cardholder or beneficiary can open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

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

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

Claim documentation

- Copy of the Visa account statement showing the total charge for the ticket (s).
- A copy of the common carrier ticket as proof that the full travel fare has been charged to your Visa card.
- Documentation detailing the reason for the Missed Connection including but not limited to a letter or notice from the transportation company stating the late arrival of the portion prior to the missed connection.
- 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 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. 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 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.