



## Baggage Delay



As a Visa International cardholder, you, your spouse and dependent children under 23 years of age will each be automatically insured up to a maximum amount each for reasonable unavoidable expenses incurred for emergency replacement of essential items during an insured trip if during said insured trip the carrier delays delivery of your baggage, misdirects it or temporarily loses it for over four hours, or delivery of baggage is delayed as a result of the carrier's financial default.

The Insured must be a ticketed passenger on an aircraft operated by a scheduled airline.\*

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 were generated by the use of the Visa card covered by the insurance.

\*"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.

## Conditions

1. Written proof of carrier's delay in delivering the baggage must be submitted with the claim, in the form of the airline PIR (Property Irregularity Report) receipt, filled by you when the checked in baggage fails to arrive.
2. Delay of the insured trip must be longer than four hours.
3. Confiscation or seizure by customs or other governmental authority cannot be grounds for a claim to recover losses or expenses.
4. Only claims related to clothing or essential items purchased as a result of baggage delay will be considered if the items were purchased within four days from the actual date of arrival at destination.
5. Baggage that is allegedly delayed or lost must be formally claimed at the port of destination by immediately filing the appropriate documents with the carrier.
6. Benefit will be paid in excess of any reimbursement provided by the carrier for emergency replacement of essential items.
7. The insured must use a Visa card or cash for the purchase of the essential items. Purchases made with a non Visa credit or debit card will not be covered.
8. Coverage applies to the outbound portion of the trip and does not cover the return portion. Coverage is intended to cover the cardholder when he is away from his/her place of residence.
9. The benefit will be a maximum of USD 100 per hour starting with the fifth hour, up to the benefit amount.

## Specific definitions

Default means the carrier's inability to perform its contractual obligations to Insured.

## Exclusions

We will not pay essential expenses incurred:

1. If you were provided similar alternative transportation within the excess stipulated in the benefits program after the scheduled departure time of a flight that was reserved or within the excess stipulated in the benefits program after actual arrival of the flight (in the case of a connection flight) or
2. If you do not check in according to your scheduled itinerary, except when said inaction is due to strike, industrial action or
3. If the delay is due to an industrial strike or action or mechanical/electrical malfunction or malfunction of the aircraft or vessel where you were scheduled to travel, which existed or for which advance notice was given on

the start date or prior to the start date of the insured trip, or

4. If the delay is due to temporary or permanent suspension of the service of an aircraft or public transportation company by order or recommendation of any port authority or the civil aviation authority or any other similar entity in any country for which advance notice was given on the start date or prior to the start date of the Insured Trip, or
5. The carrier caused delays and the same carrier is able to repay the cost of expenses, or
6. If the delay resulted from a suspected bomb, bomb threat or bomb search, or
7. Flights returning to the original point of departure or to the city in which the Insured resides.

## How do I submit 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 date of loss or damage. Not doing so could result in the denial of your claim.

Once you receive the claim form, complete it and mail it with 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
- Written proof of common carrier's delay through the PIR (Property Irregularity Report).
- Detail of the costs incurred to replace essential items.

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

**Claims Administrator**  
**Visa Common Carrier Baggage Delay 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 rights of recovery against any other party 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

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of December 1, 2003, 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 only 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 Visa International 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.

The full 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 was 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](mailto: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 500

### 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.