



Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to a maximum amount per Cardholder account per twelve month period.

Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter's, or auto insurance), the Visa Purchase Protection will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card, subject to the limits expressed below.

Coverage for items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be used, replaced, or repaired individually, the value of the pair or set will be covered. Coverage for stolen or damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

What do I need to be covered?

- The purchase must have been made entirely with your card, for yourself or as gifts with the exception of the items listed below.
- Purchase registration is not required to be eligible for this coverage.

What is covered?

Any items you buy entirely with your Visa card, except the ones specified below are covered for a full 180 days from the date of purchase indicated on your credit card statement.

What is not covered?

- Lost items or items that mysteriously disappear are not covered.
- Items lost, stolen, or damaged, miss-delivered, while under the care and control of a third party or common carrier (including but not limited to airlines, the Postal Service, or other delivery services).
- Losses due to normal wear and tear, misuse, fraud, gradual deterioration and/or abuse; inherent product defects.
- Items that you damage through alteration (including cutting, sawing, shaping).
- Used, antique, collectibles of any kind or items with monetary value including but not limited to traveler's checks, tickets of any kind, bullion, rare or precious coins, philatelic and numismatic property; cash or its equivalent, previously owned, rebuilt, remanufactured, Motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories.
- Damage caused by vermin.
- Plants, animals, consumables, and perishables.
- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Theft of, or damage to, jewelry, cameras or video recording equipment contained in baggage is not covered unless carried by hand by Cardholder, under Cardholder personal supervision or the supervision of Cardholder traveling companion (someone previously known to Cardholder).

Terms and Conditions



Purchase Protection

Visa cardholders can benefit from the security and safety offered through Visa Purchase Protection. If something you bought with your card is damaged or stolen within 180 days of purchase, you are protected.

Visa is not an insurance company. The insurance coverages are provided to the eligible Visa cardholders by a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable, in the country where Visa has bound these coverages. The insurance company is the one to decide on the coverage and payment of claims based on the documentation submitted and the terms and conditions of the coverage. Visa does not intervene with these decisions. This document is a description of the benefits and does not constitute an insurance policy.

- Loss resulting from confiscation by any government, public authority or customs official.
- Loss resulting from Cardholder failure to exercise Due Diligence to avoid or diminish loss or damage.

Benefit amount for Consumer Products

Core Benefits / Benefit Amount

Visa Gold	• Coverage is limited to the cost of the item up to USD 1,000 per account per 12 month period
Visa Platinum	• Coverage is limited to USD 5,000 per event and up to USD 10,000 per account per 12 month period
Visa Signature	• Coverage is limited to USD 5,000 per event and up to USD 10,000 per account per 12 month period
Visa Infinite	• Coverage is limited to USD 10,000 per event and up to USD 20,000 per account per 12 month period

Optional Benefits / Benefit Amount as decided by the issuer bank

Visa Classic	<ul style="list-style-type: none"> • Coverage is limited to the cost of the item up to USD 500 per account per 12 month period • Coverage is limited to the cost of the item up to USD 1,000 per account per 12 month period • Coverage is limited to the cost of the item up to USD 2,000 per account per 12 month period • Coverage is limited to the cost of the item up to USD 5,000 per account per 12 month period
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How is the claim submitted?

The cardholder or beneficiary has three options to open a claim:

1. Benefits Portal

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

The cardholder may access the Visa Benefits' Portal through the link www.visa.com/benefitsportal

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

2. By eMail

- Please send your request to lacclaim@ap-visa.com including the benefit for which you want to open the claim.
- The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim
- All required documents, including the claim form, must be sent electronically to lacclaim@ap-visa.com

3. By Mail

Claims Administrator
Visa Card Benefits Administration
 Maipú 255, Piso 17
 C1084ABE, Buenos Aires, Argentina

Claim Documentation

- Your Visa card account statement showing the purchase claimed.
- Purchase itemized invoice.
- In case of:
 - Theft: a report from the police or the appropriate official authority in the location where the incident occurred, filed within 48 hours of the incident .
 - Damage: copy of repair estimate or repair bill.
- Wire form.
- Copy of national identity document.
- Additional information may be required.

Notes

- 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 at LACclaim@ap-visa.com or call the customer service telephone number on the back of your Visa card.

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.

General exclusions

- The 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 The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Relevant Definitions

Covered Purchase: An item Cardholder purchase and paid for by using Cardholder Eligible Card, after the effective date of this coverage and subject to the terms of this coverage. For a purchase to be considered a Covered Purchase, the entire amount for the item must have been made through the Cardholder Eligible Card. No registration of the Covered Purchase is necessary. Covered Purchases given as gifts are covered.

Due Diligence: The performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

Stolen: A loss which involves the disappearance of a Covered Purchase from a known place under circumstances that would indicate the probability of theft.

Cardholder: Means an individual with an open Eligible card account in good standing.

Mysterious disappearance: means the vanishing of an item in an unexplained manner when there is an absence of evidence of a wrongful act by a person or persons.

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 throughout the Latin America and Caribbean Region and is updated to April 2019. 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, Latin America and Caribbean Region.

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, Latin America and Caribbean Region 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.

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 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. The benefits described in this document do not apply to Brazil issued cards nor to all Latin American and Caribbean International Visa Cards. Please check with your bank to verify that the 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.