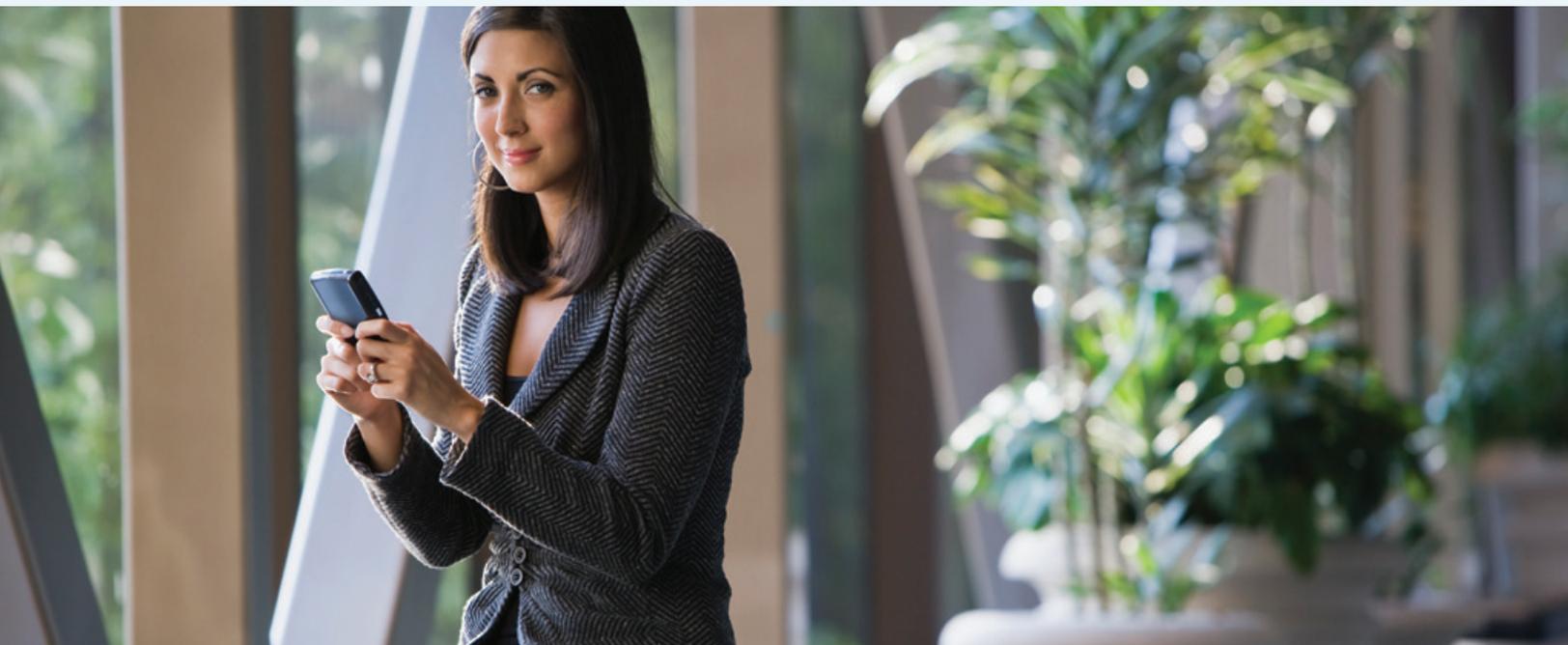


Trip Cancellation



As an International VISA Cardholder with this benefit, you, your Spouse and your dependent children under 23 years of age will be each insured automatically up to USD2,500 for travel and / or accommodation expenses for which you have paid in advance with your International VISA Card and for which you are legally liable and which are not recoverable from any other source if an Covered Trip is cancelled between the date of payment of travel and/or accommodation expenses and the date of commencement of the Covered Trip, in the event of: 1) Serious Injury, Serious Illness, or Unexpected Death, of you, your Traveling Companion or Immediate Family Member; 2) if your place of residence or business has been rendered uninhabitable for 10 days or less prior to your trip as a result of accidental damage; or 3) if your presence is being required by the Police following burglary or attempt thereof at your place of residence or business. A trip is considered insured if the full travel fare has been purchased with a valid and active International Visa Card and does not exceed maximum duration of 60 days. Pre-Existing Conditions are not covered. Coverage is in excess of any other valid and collectible insurance.

NOTICE

This document is a summary of the policy and is intended to be distributed in its entirety to cardholders. If an issuer uses excerpts of this material to distribute to cardholders it does so at its own risk.



What do I need to be eligible?

You must possess a valid and active International Visa Card and use it to purchase the entire travel fare(s).

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

Who is considered my Traveling Companions?

A Traveling Companion is a non-Immediate Family Member who is booked to accompany you on the Covered Trip.

Who is considered part of my Immediate Family?

Your legal spouse, children, children-in-law, siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardian, ward, step or adopted children, step-parents, aunts, uncles, nieces, and nephews, who reside in your home country of residence.

What is considered Serious Injury or Sickness?

You will be covered for injury or sickness, which first manifests itself or is contracted between the date of payment of travel and/or accommodation expenses and the date of commencement of the Covered Trip, and is certified as being dangerous to life by a legally qualified medical practitioner and requires the treatment of a Physician.

What is considered a Preexisting Condition?

Pre existing condition for an Injury means a condition for which medical care, treatment, or advice was recommended by or received from a Physician or which was first manifested or contacted preceding the effective date of coverage. Preexisting condition for a Sickness means a condition occurring during the ninety (90) day period prior to and including the individual effective date of insurance for which treatment by a licensed Physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care, or treatment. A condition that is controlled (not exhibiting symptoms or requiring an adjustment of treatment or medication) throughout the ninety (90) day period by the taking of prescription drugs or medications and travel restrictions are not advised by a licensed Physician, then the medical condition will not be considered a Pre-Existing Condition.

What is not covered?*

1. Claims arising from:

- the default of any: a) provider of transport; b) agent of such provider; c) agent acting for the Policyholder or an Insured;
- regulations made by any government or public authority;
- strikes or labor disputes which existed or of which advance warning had been given prior to the date on which an Covered Trip was booked;
- delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country;

- depression or anxiety, mental or nervous disorder, alcohol or drug abuse addiction or overdose;
- elective cosmetic or plastic surgery, except as a result of an accident;
- pregnancy and all related conditions;
- any Pre-existing Condition.

2. **Either directly or indirectly any injury, illness, death, loss or expense attributable to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and / or any mutant derivative or variations thereof however caused.**
3. **Is directly caused by or directly results from:**

- any business or financial contractual obligations of the Insured Person, or his/her Traveling Companion or Immediate Family Member
- change of plans or disinclination of the Insured Person, or his/her Traveling Companion or Immediate Family Member to travel on the particular Covered Trip

This is a summary of the exclusions. Complete exclusions are contained in the policy on file with Visa.

How do I file a Claim?

You must call the Visa Assistance Center **within 30 days following the date of the Covered Trip Cancellation**. The representative will answer any questions you may have and will send you a Claim Form. The completed claim form and supporting documentation (listed below) must be returned within 90 days of the date of the trip cancellation to:

Claims Administrator
Visa Trip Cancellation
Maipú 255 Piso 17
C1084ABE, Buenos Aires, Argentina

Not doing so could result in the denial of your claim. The Insurance Company will reimburse you directly, once the claim has been finalized.

Claims Documentation:

- Statements from Attending Physician and other medical records which confirm the Serious Injury, Serious Sickness or Unexpected Death to you, your Immediate Family Member or Traveling Companion.
- In case of Serious Injury, Serious Sickness or Unexpected Death to a Traveling Companion, copies of travel tickets and hotel accommodations are required to evidence companion travel.
- Substantiation of non-recoverable, pre-paid, Covered Trip related travel / accommodation expenses charged to your valid International VISA Card.
- Original Common Carrier Ticket
- Documentation substantiating: (a) burglary or attempt thereof of your place of residence or business or (b) your presence is required following burglary or attempted threat at your place of residence or business.

Please keep in mind the General Program Provisions...

Although the Provider will not unreasonably apply this provision to avoid claims, the Cardholder is expected to be conscientious and reasonable



TRIP CANCELLATION



in a sincere effort to avoid or diminish any loss that is protected by this Program.

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 Inc. 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.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa Inc., 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	Chartis Chile Compañía de Seguros Generales S.A.
Brasil	Chartis Seguros Brasil S.A.
Chile	Chartis Chile Compañía de Seguros Generales S.A.
Colombia	Chartis Seguros Colombia S.A.
Ecuador	ALG Metropolitana Compañía de Seguros y Reaseguros S.A.
El Salvador	Chartis Seguros El Salvador S.A.
Guatemala	Chartis Seguros Guatemala S.A.
Honduras	American Home Assurance Company
Jamaica	American Home Assurance Company
México	Chartis Seguros Mexico, S.A. de C.V.
Panamá	National Union Fire Insurance Company of Pittsburg, PA
Paraguay	Chartis Chile Compañía de Seguros Generales S.A.
Perú	Chartis Chile Compañía de Seguros Generales S.A.
Puerto Rico	Chartis Insurance Company - Puerto Rico
Uruguay	Chartis 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 Chartis, Inc., 70 Pine Street, New York, NY 10005.

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

Optional Benefit	Benefit Amount
Visa Classic	Up to USD 2,500
Visa Gold	Up to USD 2,500
Visa Platinum	Up to USD 2,500
Visa Signature	Up to USD 2,500
Visa Business	Up to USD 2,500
Visa Corporate	Up to USD 2,500
Visa CTA	Up to USD 2,500

Core Benefit	Benefit Amount
Visa Infinite	Up to USD 2,500

PLEASE NOTE: The benefits described above do not apply to all Latin American and Caribbean International Visa Cards. Please check with your member bank to verify that the coverage applies to your International Visa Card.