



International Emergency Medical Services

Terms and Conditions for Latin American cardholders (except Brazil)



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

About this guide

This document is intended as a reference guide about the International Emergency Medical Services offered to Visa cardholders and their beneficiaries. Here you will find the complete Terms and Conditions (Section B) and a list of definitions (Section C). International Emergency Medical Services are available during an ELIGIBLE TRIP, as defined in the Terms and Conditions .

AXA Assistance USA, Inc. ("AXA") is a service provider of Visa and Visa is a customer of AXA and its services. AXA acts on behalf of Visa cardholders and their beneficiaries, without any obligation to make payments in their favor.

The International Emergency Medical Service helps protect the CARDHOLDER and his/her BENEFICIARIES in the case of accidents or medical emergencies occurring outside the country of residence or where the card is issued. BENEFICIARY means the CARDHOLDER and and/or any person for whom the CARDHOLDER has paid the full rate of an international travel ticket with a valid Visa card, whether traveling together or separately.

The International Emergency Medical Service includes medical expenses, dental expenses, medical prescription expenses, and transportation and lodging services as defined in the terms and conditions. In addition, it provides the Schengen Certificate free of charge, when traveling to Europe.

The Visa CARDHOLDER and/or the BENEFICIARY for whom an international travel ticket with a TRANSPORTATION COMPANY was purchased by the CARDHOLDER, will have access to the International Emergency Medical Service up to the maximum benefit limit amount listed below. The CARDHOLDER and the BENEFICIARY can use these benefits; whether traveling together or separately, provided the full travel fare has been paid for with an ELIGIBLE VISA CARD.

Bear in mind

The benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your financial institution to determine if it applies to your international Visa card.

SECTION A – INTRODUCTION

1. What do I need to use the International Emergency Medical Service?

To use this service, the BENEFICIARY must have purchased an international travel ticket from a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD, issued in LATIN AMERICA AND THE CARIBBEAN REGION.

In addition, the benefits included in these Terms and Conditions will only be valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days from the date of departure **from the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE.**

If the BENEFICIARY does not show evidence of purchase of an international travel ticket purchased from a TRANSPORTATION COMPANY or other required documentation, the CUSTOMER SERVICE CENTER will only coordinate the medical assistance for the BENEFICIARY and will not reimburse any expenses related to the International Emergency Medical Service.

2. Are the tickets acquired through a Rewards or Frequent Flyer Program included?

Yes, all international travel tickets purchased through i) Frequent Flyer Programs, ii) Visa Rewards Program and iii) Courtesy Tickets are included, provided the taxes and/or fees associated with the International travel ticket issuance have been entirely acquired with an ELIGIBLE VISA CARD.

If there are no taxes or fees, or if they were purchased with rewards points, the international travel tickets will only be considered as those obtained through purchases made with an ELIGIBLE VISA CARD. The bank must send a letter to guarantee that the points acquired in the Rewards Program were generated by using the ELIGIBLE VISA CARD.

SECTION B – TERMS AND CONDITIONS OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICES

3. What is included under the International Emergency Medical Service?

1. Assistance services prior to trip:

As a Visa cardholder you can have access to information prior and during travelling about destinations, health requirements and vaccinations.

2. Medical assistance services

- a. **Emergency medical expenses**, because of an ACCIDENT or MEDICAL EMERGENCY
- b. **Emergency dental treatment expenses** arising from accidental injury to natural, healthy teeth during an ACCIDENT or MEDICAL EMERGENCY that requires immediate treatment to relieve pain

- c. **Covid-19:** The INTERNATIONAL EMERGENCY MEDICAL SERVICE will provide assistance for COVID-19 cases. Please see limitations and exclusions in section 6 – LIMITATIONS and EXCLUSIONS

3. Transportation and accommodation services

- a. **Emergency medical evacuation:** if adequate medical facilities are not available in the location where the ACCIDENT or MEDICAL EMERGENCY occurred, the CUSTOMER SERVICE CENTER will coordinate an Emergency Medical Evacuation of the BENEFICIARY, and the USUAL AND REASONABLE EXPENSES will be applied for the evacuation to the nearest medical center equipped to provide adequate emergency treatment, or to return home after an eligible hospitalization. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- b. **Repatriation of remains:** in case of the unexpected death of the BENEFICIARY, our CUSTOMER SERVICE CENTER will coordinate the governmental authorizations and will incur in the USUAL AND REASONABLE EXPENSES for the Repatriation of the mortal remains to THE BENEFICIARY'S COUNTRY OF RESIDENCE. **NO FUNERAL EXPENSES ARE INCLUDED.** The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- c. **Early return or extended stay:** due to death, MEDICAL EMERGENCY or ACCIDENT of the BENEFICIARY, under this benefit the cost of changing the travel ticket to a similar one based on the original itinerary of the CARDHOLDER and his/her BENEFICIARIES affected by the incident is eligible. If changing the ticket is not possible, the costs of a new ticket comparable to the original itinerary will be considered. Under this benefit, only the return of the BENEFICIARY to the COUNTRY OF RESIDENCE or to **THE CARD COUNTRY OF ISSUANCE** is eligible. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- d. **CONVALESCENCE:** because of a hospitalization due to an ACCIDENT or MEDICAL EMERGENCY, under this benefit the BENEFICIARY is eligible for accommodation costs of up to five (5) nights of comparable accommodation during the ELIGIBLE TRIP. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY. If the BENEFICIARY does not contact the CUSTOMER SERVICE CENTER prior to such CONVALESCENCE, BENEFICIARY will only be reimbursed for the USUAL AND REASONABLE EXPENSES of comparable accommodation.

4. Visa Online Medic

As part of the VISA Online Medic program, the BENEFICIARY has access to teleconsultation services, a solution that allows for a digital medical visit when using the International Emergency Medical Service during an ELIGIBLE TRIP.

If the BENEFICIARY needs assistance in SIMPLE/NONURGENT MEDICAL EVENTS, he/she can access a virtual medical consultation anywhere in the world* with licensed doctors without having to go to a medical center.

BENEFICIARIES can access “Visa Online Medic,” provided the following conditions are met:

1. He/she is outside the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE
2. He/she bought 100% of the international travel ticket with an ELIGIBLE VISA CARD
3. The assistance required is for the following medical conditions: Abrasions, Allergies, Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and Flu, Cold Sores, Cough, Diarrhea, Fever (people over 12 months, under 70 years of age), Minor Lacerations, Lice, Simple Medication Refills, Pink Eye or Conjunctivitis, Rash, Upper Respiratory Infections (without complications), Sinusitis, Sore Throat, Minor Skin Inflammation and Infections, Sty, Minor Sports Injuries, Urinary Tract Infections (simple), Yeast Infections, Vomiting, Minor Infections (example: skin, sores, throat), Insect Bites, Mild Dehydration, Ear Infections and Other Minor Conditions on a Case-By-Case Basis.
4. The Beneficiary is not less than one year of age.

To confirm your eligibility for this benefit, see Section 4 of this document.

*The “Visa Online Medic” benefit may not be available in all countries due to local government restrictions, environmental or connectivity limitations. The “Visa Online Medic” benefit is not available in Canada, Cuba, Syria, Sudan, Iran, North Korea, the Crimean Peninsula, Venezuela or any other country or region subject to international or US economic or commercial sanctions.

4.1 how do I access Visa Online Medic?

This benefit is available 24 hours a day, 7 days a week in Spanish, English and Portuguese. If the service is not available in the requested language, the BENEFICIARY will be provided with a translator.

BENEFICIARIES can access the benefit through:

1. Visa Benefits Portal: www.visa.com/benefitsportal
AXA and Visa are not responsible for the quality of the internet connection, such as the mobile devices used by the BENEFICIARY to access this benefit.
2. Contacting the CUSTOMER SERVICE CENTER through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You can always make a collect call.
If the BENEFICIARY prefers not to use the “Visa Online Medic” service, he/she has the option of requesting information of the nearest medical center or scheduling a doctor’s visit.

4.2. How do i access the medical prescriptions prescribed through Visa Online Medic?

Because of the care received through “Visa Online Medic,” the BENEFICIARIES may have access to the medical prescriptions by accessing the Visa Online Medic through the Visa Benefits Portal www.visa.com/benefitsportal. The medical prescriptions will be ready to be picked up if the beneficiary is in the United States. The prescription will be sent to the pharmacy closest to the BENEFICIARY’s location indicated when accessing the Visa Online Medic program. Issuance of medical prescriptions will be subject to the local laws and regulations applicable to the sale of prescription drugs. For prescriptions outside the United States, it will be emailed to the BENEFICIARY’s email provided when accessing the Visa Online Medic program.

Teleconsultation services included as part of the “Visa Online Medic” benefit are provided by a third-party teleconsultation provider.

5. International Emergency Medical Services according to the Visa card type

In the case of a MEDICAL EMERGENCY or ACCIDENT during an ELIGIBLE TRIP, a BENEFICIARY has access to the benefit limits listed below:

MEDICAL ASSISTANCE SERVICES

- a. Emergency medical expenses
- b. Emergency dental treatment

Visa Platinum	Visa Signature & Infinite
The medical assistance services will have a maximum benefit amount that will not exceed 70,000 USD* per BENEFICIARY	The medical assistance services will have a maximum benefit amount that will not exceed 150,000 USD* per BENEFICIARY

ACCOMMODATION AND TRANSPORTATION SERVICES

- a. Emergency medical evacuation
- b. Repatriation of mortal remains
- c. Early return or extended stay
- d. Convalescence

Visa Platinum	Visa Signature & Infinite
The transportation or accommodation service will have a maximum benefit amount that will not exceed the total amount of 100,000 USD per MEDICAL EMERGENCY or ACCIDENT	The transportation or accommodation service will have a maximum benefit amount that will not exceed the total amount of 100,000 USD per MEDICAL EMERGENCY or ACCIDENT
VISA Online Medic: Included	VISA Online Medic: Included

*The benefit limit for Emergency medical expenses and Emergency dental treatment of \$70,000 USD for Platinum cards and \$150,000 USD for Infinite/Signature cards, are effective to claims with incident date from October 1st, 2020.

Note: For eligible Visa Platinum, Visa Signature and Visa Infinite Cards issued in Puerto Rico and the U.S. Virgin Islands, this benefit does not apply to Covered Trips purchased in full on or after January 1, 2021. The coverage is subject to the general terms and conditions of the benefit.

5.1 – Description of the optional plans for Latin American Countries (except Brazil):

International Emergency Medical Service - According to your issuing bank	Plan A OPTIONAL	Plan C OPTIONAL	Plan D OPTIONAL	Plan E OPTIONAL	Plan F OPTIONAL
Emergency Medical Expenses	5,000 USD	10,000 USD	15,000 USD	5,000 USD	25,000 USD
Emergency Medical Expenses in Schengen Countries	€ 30,000	€ 30,000	€ 30,000	NA	€ 30,000
Emergency Dental Treatment	100 USD per tooth	100 USD per tooth	100 USD per tooth	NA	100 USD per tooth
Medical Emergency Evacuation	20,000 USD	20,000 USD	20,000 USD	50,000 USD	20,000 USD
Repatriation of Mortal Remains	7,500 USD	15,000 USD	20,000 USD	75,000 USD	20,000 USD
Early Return or Extended Stay	1,000 USD	3,000 USD	5,000 USD	5,000 USD	5,000 USD
Convalescence	500 USD	500 USD	500 USD	250 USD	500 USD
VISA Online Medic			Included		

IF THE BENEFICIARY HAS VALID INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM, ALL BENEFICIARY EXPENSES MUST BE PAID BY HIS/HER INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM BEFORE THE BENEFICIARY CAN MAKE USE OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFIT. TREATMENT MUST BE RECEIVED BY RECOMMENDATION OF A REGISTERED MEDICAL DOCTOR. FURTHERMORE, THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFITS ARE SUBJECT TO THE LIMITATIONS AND EXCLUSIONS SET FORTH BELOW.

Due to U.S. or other applicable trade or economic sanctions, laws, regulations and/or other

reasons, all benefits and services described herein are not available for traveling to Cuba, Iran, Syria, North Korea, the Crimean Peninsula, Venezuela and Sudan. Accordingly, no services will be provided, including, but not limited to, the payment of any claims, in connection with travel to these countries. Should new sanctions be imposed that prohibit the provision of benefits or services related to travel to any additional countries, travel to such countries shall be excluded from the International Emergency Medical Service.

Consider the restrictions on services and benefits related to international laws on sanctions before planning your trip.

6. What is not included in the International Emergency Medical Service?

LIMITATIONS AND EXCLUSIONS

1. THE COST OF MEDICAL ASSISTANCE CARRIED OUT AGAINST MEDICAL OPINION.
2. THE INTENTIONAL INTERRUPTION OF PREGNANCY AND THE COST OF NATURAL BIRTH ARE EXCLUDED.

3. BEING UNDER THE INFLUENCE OF ILLEGAL DRUGS, MEDICATION NOT TAKEN ACCORDING TO INDICATIONS, OR NARCOTICS, UNLESS THEY HAVE BEEN PRESCRIBED BY A REGISTERED MEDICAL DOCTOR.
4. ALL CHIROPRACTIC TREATMENT; HOMEOPATHIC TREATMENT; ACUPUNCTURE, OCCUPATIONAL THERAPY, PHYSIOTHERAPY.
5. EXAMINATIONS OR DIAGNOSTIC TESTS THAT ARE PART OF A ROUTINE PHYSICAL EXAM OR PROGRAMMED TREATMENT, INCLUDING, BUT NOT LIMITED TO, THE FOLLOWING: VACCINES; ROUTINE SIGHT AND HEARING EXAMINATIONS; OPTOMETRY AND SIGHT CORRECTION; GLASSES; CONTACT LENSES; HEARING AIDS AND ALL KINDS OF MAINTENANCE OR ADJUSTMENT THEREOF; PROSTHESIS; PURCHASE OR RENTAL OF HUMIDIFIERS, ATOMIZERS, WALKERS OR STICKS, INHALERS, EXERCISE EQUIPMENT OR SIMILAR EQUIPMENT.
6. ORGAN TRANSPLANTS OR THE TRANSPORTATION THEREOF.
7. ALL TYPES OF HOTELS, RESTAURANTS, TAXIS, CELLULAR EXPENSES OR ANY OTHER TELEPHONE OR DATA EXPENSES, RELATED WITH A MEDICAL EMERGENCY OR ACCIDENT OR NOT.
8. ALL MEDICAL ATTENTION OR TREATMENT COSTS INCURRED BY THE BENEFICIARY AFTER THE END OF THE ELIGIBLE TRIP, RELATED TO AN ACCIDENT OR MEDICAL EMERGENCY OR NOT, THAT OCCURRED, OR WAS DIAGNOSED, DURING THE BENEFICIARY'S TRIP.
9. FUNERAL COSTS.
10. ALL TREATMENT, CHECKUP OR MEDICAL SERVICE KNOWN BEFORE THE BEGINNING OF THE ELIGIBLE TRIP, OR MEDICAL EXPENSES INCURRED WHEN TRAVELING SOLELY FOR THE SPECIFIC PURPOSE OF OBTAINING MEDICAL TREATMENT.
11. TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM NOT FOLLOWING SAFETY GUIDELINES OR PUTTING ONESELF EXCESSIVELY AT RISK WHILE PRACTICING SPORTS OR OTHER ACTIVITIES,

12. TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM BREACHING THE NORMAL LAWS, RULES, REGULATIONS OR SAFETY REGULATIONS IN FORCE AT THE PLACE WHERE THE MEDICAL SERVICES WERE PROVIDED.
13. IN ADDITION TO THE ABOVE LIMITATIONS AND EXCLUSIONS, THE INTERNATIONAL MEDICAL EMERGENCY BENEFIT REQUESTED AS A CONSEQUENCE OF COVID-19 WILL BE EXCLUDED IN THE FOLLOWING CASES:
 - a. In case the BENEFICIARY is traveling to a country, specific region or event where the World Health Organization (WHO) or any regulatory authority in the country from/to which the BENEFICIARY has advised or prohibited against travel.
 - b. In case the expenses are related direct or indirect as a consequence of the BENEFICIARY failing to obtain any recommended vaccines or medications prior to the trip.

7. How to access the International Emergency Medical Service

BENEFICIARIES can access the benefit through:

1. VISA ONLINE MEDIC: by visiting the Visa Benefits Portal www.visa.com/benefitsportal
AXA and Visa are not responsible for the internet connection quality, such as that of mobile devices used by the BENEFICIARY to access this benefit.
2. **Talk with an agent:** Immediately or within the term of thirty (30) days from the date of the ACCIDENT or the Medical Emergency through the phone number in the back of your Visa card selecting option #4. You can always make a collect call. The delay in communication with the customer service center may result in the loss of the benefit.

8. How to request a refund?

The Visa CARDHOLDER and his/her BENEFICIARY may request reimbursement of medical expenses and/or prescriptions which they have incurred as part of the INTERNATIONAL EMERGENCY MEDICAL SERVICE, including those prescriptions issued through "Visa Online Medic."

The Visa CARDHOLDER and his/her BENEFICIARY can submit a claim reimbursement online, by going to www.visa.com/benefitsportal and follow the steps below.

1. Log-in to VISA Benefits Portal and click on International Emergency Medical Service
2. Select Submit claim
3. Complete claim form and attach the documentation required

In case you have any questions or need assistance with the process, you can chat with one of our agents (www.visa.com/benefitsportal - Live chat) or call us through the number in the back of your Visa card.

The necessary documents to request a refund include the following:

For Claims up to 1,000 USD, you are required to fill out your claim online with bank wire details, submit your receipts, and provide proof that you purchased your trip with your eligible VISA card.

For Claims over 1,000 USD, you may be required to submit additional documentation, such as:

- Copy of the account statement of the Visa card showing the total charge amount for the ticket(s)
- Copy of the transportation company's ticket as proof that the total trip amount has been charged to the Visa card
- Detailed receipts and/or detailed invoice copy
- Medical information including the diagnosis and treatment, but not limited to:
 - A medical report
 - A note from your doctor
 - Itemized bills
- If your assistance was provided in the United States, include the bills with the ICD-9 diagnosis codes (International Classification of Diseases)
- Bank transfer form
- Additional documents may be requested.

9. General provisions of the program

There are circumstances beyond AXA that may affect the provision of the services or benefits mentioned herein. If possible and in accordance with the law, AXA will arbitrate all means to provide the services or benefits available to assist the BENEFICIARY and resolve the emergency.

Due to U.S. or other applicable trade or economic sanctions, laws, regulations and/or other

reasons, all benefits and services described herein are not available for traveling to Cuba, Iran, Syria, North Korea, the Crimean Peninsula, Venezuela and Sudan. Accordingly, no services will be provided, including, but not limited to, the payment of any claims, in connection with travel to these countries. Should new sanctions be imposed that prohibit the provision of benefits or services related to travel to any additional countries, travel to such countries shall be excluded from the International Emergency Medical Service.

Consider the restrictions on services and benefits related to international laws on sanctions before planning your trip.

All benefits of the International Emergency Medical Service described herein are subject to change or cancellation. Therefore, this document should be modified periodically, and you should contact the CUSTOMER SERVICE CENTER or your financial institution to ensure that you have the most up-to-date information. The benefits of the International Emergency Medical Service become effective at the beginning of the ELIGIBLE TRIP and will cease within sixty (60) days from the date of the ELIGIBLE TRIP or at the time that the ELIGIBLE TRIP is completed.

These Terms and Conditions of the International Emergency Medical Service are not a contract or an insurance policy and are designed as a general informative statement of the International Emergency Medical Service benefits available through the International Visa Services Association throughout LATIN AMERICA AND THE CARIBBEAN REGION. No legal action may be initiated after one (1) year from the time of notification by AXA to the BENEFICIARY of the decision regarding the application of the International Emergency Medical Service benefits.

The benefits of the International Emergency Medical Service are administered by: AXA Assistance USA, Inc. AXA Assistance USA, Inc.

("AXA") is a worldwide medical emergency and assistance provider and the Visa service provider for this program. Teleconsultation services are provided by a third-party teleconsultation provider.

BEAR IN MIND: the benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your financial institution to determine if these benefits apply to your international Visa card.

Conversion of the Amounts into Foreign Currency

All amounts mentioned herein are expressed in US dollars. Payments under the IEMS [International Emergency Medical Service] Program will be made in the local currency of the CARDHOLDER or BENEFICIARY receiving the payment, when possible. The exchange rate used will be the rate in force at the time the claim has been evaluated and approved.

Important information

This reference guide contains a description of services and benefits available to certain Visa cardholders in Latin America and the Caribbean and it has been updated as of September 2019. Please confirm with your Visa representative the validity of this information before communicating said benefits to your clients and/or CARDHOLDERS. CARDHOLDERS should check with their issuing bank to verify that the services and benefits apply to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the International Emergency Medical Service program and is intended to be distributed to CARDHOLDERS in its entirety. If a Visa issuer distributes statements or portions of this document to CARDHOLDERS, it is done at their own risk.

The benefits described in this reference guide are not guaranteed and are subject to terms and conditions and include certain restrictions, limitations and exclusions. All benefits are subject to change or cancellation without prior notice.

Services and benefits are provided through third parties. Visa is not an insurance company. The details of all of the provisions referring to the benefits are detailed in the CARDHOLDER agreement. If there are any differences between the descriptions in this presentation and the CARDHOLDER agreement signed by the cardholder at the local level, the current CARDHOLDER agreement will apply locally (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that their card programs, CARDHOLDER contracts, benefits and card features, as well as other disclosures and practices are in full compliance with all laws, regulations and other legal provisions that may apply. The issuer must review the card benefits program with their legal counsel so that their card benefits program, disclosures, and contracts for CARDHOLDERS related to such benefits or card features, comply with all applicable legal requirements. Visa makes no representations or warranties regarding the information contained in this document. This material does not constitute advice or legal opinion.

The services and benefits provided by this program will be null and void if they violate the economic or commercial sanctions of the United States of America such as, but not limited to, the sanctions administered and regulated by the Office of Foreign Assets Control (OFAC) of the United States Department of the Treasury, or other applicable sanctions programs.

The benefit amounts are denominated in US dollars. The payment of claims will be made in the local currency where required by law, using the exchange rate in force at the time services are provided.

These Terms and Conditions does not apply to Visa cards issued in Brazil.

SECTION C. DEFINITIONS CORRESPONDING TO THE BENEFITS DESCRIBED IN THIS GUIDE

ACCIDENT: sudden, unexpected and uncontrollable physical event that happens to the BENEFICIARY during an ELIGIBLE TRIP.

LATIN AMERICA AND THE CARIBBEAN REGION: region comprised of the following countries: Antigua, Argentina, Aruba, Bahamas, Barbados, Bermuda, Bolivia, Brazil, Belize, Cayman Islands, Chile, Colombia, Costa Rica, Curaçao, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, St. Kitts-Nevis, St. Lucia, Trinidad and Tobago and Uruguay .

"Core" benefit: means products provided through and funded by Visa to specific card portfolios: Platinum, Signature and Infinite.

"Optional" benefit: means products provided through Visa but funded by issuing banks.

"IEMS program" : International Emergency Medical Services for medical services that occurred overseas

"Services" and "Assistance Services" are provided by AXA Assistance Argentina in Maipú 255, C1084ABE, Buenos Aires, Argentina or any other AXA Assistance subsidiary/facility within the Americas region.

"IEMS Claims" services are provided by AXA Assistance Mexico in Av. 5 de Febrero 1531, Carrillo, 76138 Santiago de Querétaro, Qro., Mexico

BENEFICIARY: the CARDHOLDER and/or any person for whom the CARDHOLDER has paid the full rate of an international travel ticket with a valid Visa card, whether traveling together or separately.

CUSTOMER SERVICE CENTER: communication channel and available facilities (equipment, systems and personnel) whose purpose is to provide an interface between Visa and customers. You can contact the CUSTOMER SERVICE CENTER through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You have the option of making a collect call.

AIRLINE COMPANY: a company mentioned in the Official Airline Guide (OAG) or in the ABC World Airways Guide, with a license, certificate or similar authorization for regular air transport, issued by the competent authorities of the country in which the aircraft is registered and that, in accordance with said authorization, maintains and publishes schedules and rates for passenger flights between airports at regular and specific times.

CONVALESCENCE: when a BENEFICIARY is hospitalized for up to 5 (five) days and must remain, by medical recommendation, in a hotel (outside his/her COUNTRY OF RESIDENCE) before obtaining medical discharge from his/her REGISTERED MEDICAL DOCTOR.

MEDICAL EMERGENCY: sudden, unforeseen and urgent medical condition that requires immediate medical treatment or surgical treatment to alleviate acute pain and suffering during an ELIGIBLE TRIP that may prevent the ELIGIBLE TRIP from continuing, for which the BENEFICIARY seeks treatment, and for which medical services are paid in accordance with the Terms and Conditions of these benefits. The Legally Qualified Treating Physician and AXA medical team will collectively determine whether the situation or condition qualifies as a Medical Emergency.

LEGALLY QUALIFIED PHYSICIAN: a physician or dentist (a) other than a BENEFICIARY, an individual traveling with the BENEFICIARY, or a family member of the BENEFICIARY, (b) practicing within the scope of his or her license, and (c) recognized as a physician in the place where the services are rendered.

TRANSPORTATION COMPANY: company that operates a MEANS OF TRANSPORTATION, including an AIRLINE COMPANY.

SIMPLE/NON-URGENT MEDICAL EVENTS: are those ailments that do not represent a life risk and that are treatable by a doctor through observation. The medical conditions included are: Abrasions, Allergies, Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and Flu, Cold Sores, Cough, Diarrhea, Fever (people over 12 months, under 70 years of age), Minor Lacerations, Lice, Simple Medication Refills, Pink Eye or Conjunctivitis, Rash, Upper Respiratory Infections (without complications), Sinusitis, Sore Throat, Minor Skin Inflammation and Infections, Sty, Minor Sports Injuries, Urinary Tract Infections (simple), Yeast Infections, Vomiting, Minor Infections (example: skin, sores, throat), Insect Bites, Mild Dehydration, Ear Infections and Other Minor Conditions on a Case-By-Case Basis.

REIMBURSEMENT FORM: Online claim form, or document to be provided by the CUSTOMER SERVICE CENTER, upon notification of an incident or benefit request, which must be completed and returned together with all the required documents within the deadlines for each of the required benefits.

USUAL AND REASONABLE EXPENSES: means that the benefit for the BENEFICIARY will include medical treatments, supplies and EMERGENCY MEDICAL services that are necessary from the medical point of view, provided they do not exceed the typical or standard charges for similar EMERGENCY treatments, supplies and services in the community or locality where EMERGENCY MEDICAL treatment is provided.

REGISTERED MEDICAL DOCTOR: professional with a degree in medicine or qualified osteopathy doctor to provide medical services or perform surgeries in accordance with the laws of the country where these professional services are developed. THIS DEFINITION EXCLUDES CHIROPRACTIC, PHYSIOTHERAPISTS AND HOMEOPATHIC AND NATUROPATHIC THERAPISTS.

MEANS OF TRANSPORTATION: any means of transportation operated by a TRANSPORTATION COMPANY under a valid license for passenger transportation, including:

- **AIR:** aircraft operated by an AIRLINE COMPANY, duly authorized by the competent authorities to operate regularly scheduled flights; and
- **LAND AND SEA:** all those included in this definition, WITH THE EXCLUSION OF (i) rental vehicles, except those that have been rented by a TRANSPORTATION COMPANY for the transportation of passengers; (ii) taxis, (iii) transfers from car rental companies at hotels or parking lots outside airport limits.

THE CARD COUNTRY OF ISSUANCE: country of LATIN AMERICA AND THE CARIBBEAN REGION in which a financial institution issued an ELIGIBLE VISA CARD to the BENEFICIARY.

COUNTRY OF RESIDENCE: country in which the BENEFICIARY keeps his/her home and main place of established and permanent residence and to which the BENEFICIARY intends to return.

NATURAL BIRTH: means the process of giving birth without medical interventions.

REWARDS PROGRAM: program developed/offered by any Visa card and your issuing bank in LATIN AMERICA AND THE CARIBBEAN REGION, which allows the CARDHOLDER to obtain a security (miles, cash, etc.) and exchange it (products, trips, etc.) under any Visa Rewards Program, or frequent flyer or additional tickets on which all taxes and fees have been applied at the time a paid ticket is issued with any Visa card.

CARDHOLDER: individual who has an ELIGIBLE and active VISA CARD, issued in his/her name in LATIN AMERICA AND THE CARIBBEAN REGION, as holder or additional holder.

ELIGIBLE VISA CARD: the following cards are eligible for the International Emergency Medical Service: Platinum, Signature or Infinite Visa cards issued by a financial institution in LATIN AMERICA AND THE CARIBBEAN REGION and any other Visa card where a financial institution in LATIN AMERICA AND THE CARIBBEAN REGION has purchased the benefit.

BEAR IN MIND: The benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your financial institution to determine if it applies to your international Visa card.

ELIGIBLE TRIP: international itinerary, outside the BENEFICIARY'S COUNTRY OF RESIDENCE and THE CARD COUNTRY OF ISSUANCE, that meets one of the following features:

- the total amount of the international ticket was paid to a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD; or
- international tickets were purchased for the exchange of points from a loyalty program, provided the boarding fee and possible taxes were paid with an ELIGIBLE VISA CARD; or
- if no boarding fees or taxes are charged, tickets were purchased by exchanging points earned by using a valid Visa REWARDS PROGRAM.

Likewise, the benefits established in these Terms and Conditions are only valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days from the departure date of the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE for said ELIGIBLE TRIP.