

## Visa Enhancements and Discontinuation of Travel Accident Insurance

Visa has announced enhanced coverage for insurance and assistance benefits and discontinuation of Travel Accident insurance.

### Visa – Enhanced Benefits:

- **Coverage** for Trip delay, Trip cancellation, Baggage delay, Lost luggage, Missed connection and International emergency medical services will now be **extended to any person for whom the cardholder purchased the travel ticket**
- **Baggage Delay** coverage will be **paid in full and will start at the arrival time of the destination trip**. The beneficiary will **no longer have to provide receipts to request reimbursement**.
- **Baggage Loss** coverage will be **paid in full**. *Please note* this benefit will pay **per ticket up to the maximum amount stated in the schedule of benefits**, independent of the number of checked baggage items.
- **Missed Connection and Trip Delay** coverage will be **paid in full**. The beneficiary will **no longer have to provide receipts to request reimbursement**.
- **Trip Cancellation** conditions now include:
  - Complications of pregnancy suffered by the insured
  - Insured presents or receives a separation or divorce claim
  - Unexpected loss of employment
  - Loss of identification documents of the insured due to assault or theft
  - Requirement of the insured to join the armed forces
  - Immovable summons as a party or witness before a civil, family, labor or criminal court
- **Emergency Medical** now includes:
  - Pre-existing conditions
  - Any complications due to pregnancy, childbirth, miscarriage or abortion
  - Treatment and/or complications relating to HIV or AIDS

### Discontinuation of Travel Accident Insurance:

Effective February 1<sup>st</sup>, 2019, Visa will eliminate the Travel Accident Insurance benefits for all consumer products. *Please note* all travel tickets purchased prior to January 31<sup>st</sup>, 2019 will be covered.