

Insurance and Benefits Guide

Visa Business

VISA BUSINESS

Welcome to the world of Benefits and Travel Insurance of your Banco Popular Business Card.

CONVENIENCE

- Global acceptance in over 29 million merchants around the world.
- Access to cash advances thru automatic teller machines.
- Local service 24 hours, 7 days a week.
- Save time managing your account online.

SECURITY

- Protection against unauthorized charges.
- Emergency card replacement.
- On the Alert a service that monitors transactions made with your credit card to alert you of any unusual pattern of use. If we detect any irregular pattern, you may receive a call or text message from our automated system to confirm that the transaction identified was done with your consent.

BALANCE INFORMATION

- Manage your account, make payments and verify balances any time anywhere with Mi Banco Online or TeleBanco Popular.
- Receive electronic monthly statements with e-statement service.

CUSTOMER SERVICE CENTER

- Request a personal identification number (PIN) to access cash advances at ATM's worldwide.
- Authorize an additional card from your account, when needed.

TRAVEL ACCIDENT INSURANCE

Offers coverage of up to \$250,000 against accidental bodily injuries that are the only cause of death or mutilation while traveling, boarding or descending a vessel administered by a commercial carrier authorized to carry passengers, as long as the total amount of the ticket has been paid with your card.

To Get Coverage

Pay the total amount of the transportation ticket(s) with your card to an air, sea or land transportation company, operating under a license for remunerated passenger transportation purposes.

Schedule of Benefits

Below is a summary of the amounts of the benefits for accidents during the course of a trip:

Death	100%
Loss of either hands or feet.....	100%
Loss of one hand and one foot.....	100%
Loss of sight in both eyes.....	100%
Loss of hearing in both ears and speech	100%
Loss of one hand or foot and sight of one eye.....	100%
Loss of speech.	50%
Loss of hearing in both ears.....	50%
Loss of one hand or one foot	50%
Loss of sight of one eye.....	50%
Loss of thumb and index finger on the same hand	25%

If the insured person suffers multiple mutilations due to an accident, the insurance company will only pay one benefit amount, whichever is highest, to the applicable loss.

Exposure and Disappearance

When by reason of an accident covered by the policy, the insured person is unavoidably exposed to the elements, and as a result of such exposure, suffers a loss for which indemnity is otherwise payable hereunder, such loss shall be covered under the terms of the policy. If the body of the insured person has not been found within one year of the disappearance, sinking or wrecking of the public conveyance in which the insured person was riding at the time of the accident, it will be presumed that the insured person suffered loss of life resulting from bodily injury caused by an accident at the time of such disappearance, sinking or wrecking.

Exclusion Summary

The policy does not cover any loss, fatal or not, due to, or as a result of:

- * Suicide, suicide attempt or self-inflicted injuries;
- * Declared or undeclared war;
- * Wounds suffered while the insured rides as a passenger on a taxi cab, or is boarding or descending from one;
- * Emotional trauma, physical or mental illness, pregnancy, childbirth or abortion, bacterial or viral infection, except when the bacterial infection is caused by the accident or by the accidental ingestion of a bacteria contaminated substance, or any other physiological malfunction

Note: Please refer to the Final Section of Legal Disclosures.

Claims

The coverage is up to \$250,000. The claim must be made as soon as reasonably possible by calling toll free 1-800-847-2911. A representative will answer any question you may have, assist you on how to fill the form, and inform you of all the required documents needed to complete the claim. If possible, the written claim notification should be submitted within ninety (90) days of the loss.

Note: Please refer to the Final Section of Legal Disclosures.

CAR RENTAL LOSS AND DAMAGE

The following summary explains in general terms the Car Rental Loss and Damage Insurance offered to cardholders, at no extra cost, when renting a car from a commercial rental company with the card. This is a primary insurance. In other words, when you rent a car during a business trip you do not have to claim any other insurance before receiving the coverage under this benefit. However, if the car rental occurs during a personal trip this insurance covers in excess, that is, it allows the cardholder to receive reimbursement for loss or damage not covered by any other insurance. The reimbursement is based in the real cash value of the car, the repair cost or the replacement value of the rented car.

To Get Coverage

Initiate and pay the entire rental transaction with your card. You must decline the collision/ damage waiver offered by the rental company. You must rent the car under your name and sign the rental contract. The coverage does not apply if you pay for someone else to rent the car.

Covered Individuals

The cardholder and authorized drivers in the car rental agreement.

Countries Where Coverage is Available

Coverage is available worldwide.

Period of Coverage

Coverage begins when you pick up the car and ends when you return it to the rental company. Coverage period will not exceed thirty-one (31) consecutive days.

Excluded Rental Vehicles

Herein, we include a partial list of the vehicles that are not covered by this insurance: trucks, recreational vehicles, camping vehicles, pick-up trucks, mini-vans, vehicles designed to accommodate more than eight people, vehicles designed to carry, transport or hold any type of load or property, and vehicles with less than four wheels, off-road vehicles and trailers, antique motor vehicles (meaning those vehicles that are more than 20 years old or any other vehicle that has not been manufactured for 10 years or more). Also limited edition vehicles, exotic, high performance or collector's, including without any limitations, special interest vehicles or exotic cars, including select BMW, Mercedes Benz, Cadillac and Lincoln models, are not covered. In order to verify if the vehicle you want to rent is covered by this insurance, you can call toll free Visa International 1-800-847-2911.

Exclusion Summary

Herein, we include a partial list of the policy's exclusions. To inquire about specific situations, you can call toll free Visa International 1-800-847-2911. The policy does not cover the following damages:

- * Personal injury, personal damage or personal property. In other words, it does not cover you for damage made to someone else's vehicle or his/her property, your property or personal property inside the vehicle. It does not cover you for damages made to a third party.
- * Loss as a result of fraudulent, dishonest or criminal acts, including illegal or smuggling activities.
- * Loss that occurred while in violation of the rental contract.
- * Loss as a result of drunk driving (as defined by the laws applicable in the jurisdiction where the loss occurred), or under the influence of narcotics, unless prescribed by a doctor, or by reckless driving.
- * Intentional damage or loss of rented vehicle.
- * Loss as a result of hostility of any kind, including declared or undeclared war, invasion, rebellion, brawls, civil unrest or confiscation by authorities.
- * Loss as a result of hail, lightning, flood, earthquakes, windstorms, water or any other weather related causes.
- * Loss resulting from falling objects, fire, theft or larceny, explosion, malicious mischief or vandalism.
- * Depreciation, loss of use or other administrative charges submitted by the rental company.
- * Losses as a result of failure to protect the rented vehicle before or after the loss occurred, but not limited to, mysterious disappearance of the rented vehicle's keys, leaving the car unattended while the engine was on, etc.
- * Losses that were not reported within a 30-day period, as stipulated in the claims procedure.

Note: Please refer to the Final Section of Legal Disclosures.

Claims

You must report any collision damage within 30 days of the incident. You must contact toll free Visa International 1-800-847-2911, available 24 hours, to receive instructions. Claims will not be accepted after the first 30 days of the loss. You must inform the incident to the adequate official representative, including the police and the rental company within 24 hours of any damage or loss. Once you receive the claim form, you must complete and submit it to the indicated address along with all the appropriate documentation, including copy of:

- * The bank statement that shows the rental agency transaction;
- * The car rental contract (both sides);
- * The police complaint;
- * The initial claim report submitted to the car rental company;
- * Written confirmation of your employer indicating that the car rental was used for business purposes;
- * The paid claim issued by the rental company for the collision damage for which the company holds you responsible;
- * Proof of submission of the loss and the results of any deal or applicable denial of the insurance's holder;
- * If any other insurance does not apply, a notarized affidavit to those effects, and;
- * Any other documentation that may be required.

Note: Please refer to the Final Section of Legal Disclosures.

EMERGENCY TRAVEL ASSISTANCE

The Emergency Travel Assistance program offers assistance services while you are outside your country through Visa's Assistance Center, 24 hours a day, 7 days a week, 365 days of the year by calling 1-800-847-2911.

Covered Individuals

The cardholder including his/her immediate family, business partners or employees may use these emergency services while traveling with the cardholder.

Assistance Services

Included services are described as follows:

Emergency Medical Assistance

- * Medical service referrals while being abroad, including doctors, hospitals, clinics, ambulances, private nurses, dentists, handicapped services, ophthalmologists, optometrists, pharmacies, contact lens suppliers and medical aid equipment.
- * Referral to a doctor while being abroad if the condition and the circumstances require so.

- * Coordination of admission to a hospital while abroad, and if necessary, the guarantee of medical expenses.
- * The dispatch of necessary medicines which cannot be found while being abroad.
- * Glasses or contact lens replacement, if lost, broken or stolen while being abroad.
- * Transfer of lost or forgotten prescriptions when possible by law.

Note: The cost of services, treatments, medicines or medical equipment is your responsibility.

Legal Assistance

- * Lawyer referrals while being abroad.
- * Legal assistance while being abroad if the covered individual is imprisoned or threatened with imprisonment after a car accident.

Personal Assistance

- * Information on how to get ready for your trip will be provided, including visa and passport information, inoculation requirements for foreign travel, customs information and other regulations. Also, information on exchange rates and taxes, as well as embassy or consulate and interpreter referrals.
- * In case of emergency, messages to your relatives, business partners, or friends in your home country and vice versa will be sent.
- * Assistance to locate your luggage, in case it gets lost, will be provided.
- * Assistance to replace your card, transportation ticket or identity documents will be provided in case they get lost or stolen, so you may return home. In case your return transportation ticket gets lost or stolen, a replacement will be provided. It will be charged to your card, subject to authorization.

Note: Please refer to the Final Section of Legal Disclosures.

Final Section of Legal Disclosures

This brochure is a summary of coverage. This document does not represent or constitute an Insurance Policy and/or an Insurance Contract. The benefits described in this document are subject to all the terms, conditions and exclusions of the Policies issued by the subscribers, which can be modified or amended at any time without notifying cardholders or insured individuals. This document replaces all those benefits and/or available coverage descriptions which have been previously handed to cardholders.

Some services that are not insurance and are offered to you free of charge, may entail additional costs, which will be your responsibility. (For example: referral to a lawyer is free, but you must pay for the actual consultation, or legal service.) If after reading this brochure you have any doubts regarding coverage and services, you can contact the Visa Customer Service Center at 1-800-613-4314 or toll free at 410-581-6050.

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