

Your Guide to Benefits describes the benefits in effect as of 4/1/14. Benefits information in this guide replaces any prior benefits information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.



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Your Visa Signature Card Guide to Benefits Wells Fargo Visa Signature Credit Card

LS 8856
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For questions about your account, balance, or rewards points, please call the customer service number on your Visa Signature Credit Card statement.

Auto Rental Collision Damage Waiver

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit?

The Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. This means that subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges

Visa Signature Guide To Benefits

Marcel A. Müller



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other book in the market currently covers this subject with as much detail

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1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Visa Signature Guide To Benefits
- Chapter 2: Essential Elements of Visa Signature Guide To Benefits
- Chapter 3: Visa Signature Guide To Benefits in Everyday Life
- Chapter 4: Visa Signature Guide To Benefits in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, this book will provide an overview of Visa Signature Guide To Benefits. This chapter will explore what Visa Signature Guide To Benefits is, why Visa Signature Guide To Benefits is vital, and how to effectively learn about Visa Signature Guide To Benefits.
3. In chapter 2, the author will delve into the foundational concepts of Visa Signature Guide To Benefits. This chapter will elucidate the essential principles that must be understood to grasp Visa Signature Guide To Benefits in its entirety.
4. In chapter 3, the author will examine the practical applications of Visa Signature Guide To Benefits in daily life. This chapter will showcase real-world examples of how Visa Signature Guide To Benefits can be effectively utilized in everyday scenarios.
5. In chapter 4, this book will scrutinize the relevance of Visa Signature Guide To Benefits in specific contexts. This chapter will explore how Visa Signature Guide To Benefits is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Visa Signature Guide To Benefits. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Visa Signature Guide To Benefits.

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