No carthief wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to your rental car, you can be covered with Auto Rental Collision Damage Waiver. Auto Rental Collision Damage Waiver reimburses you for damages caused by theft or collision—up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver is a type of insurance. However, examples of the event of a collision involving your rented vehicle, damage to any other driver’s car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within your country of residence, and thirty-one (31) consecutive days outside of it, are covered. Longer rental periods, however, are not covered. You are eligible for this benefit if your name is embossed on an eligible card issued in the United States and you use it to initiate and complete your entire car rental transaction. Only you as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance
Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees, and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility. If you do have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses you for the deductible portion of your car insurance or other insurance, along with any unreimbursed portion of administrative fees, and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was your responsibility. If you do not have personal automobile insurance or any other insurance, the benefit reimburses you for covered theft, damage, or loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while you are responsible for the vehicle. If you are renting outside of your country of residence, the coverage provided under this benefit is primary and reimburses you for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while you are responsible for the vehicle.

How to use Auto Rental Collision Damage Waiver
1. Use your card to initiate and complete your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company’s collision damage waiver (CDW/LCDW) option, or a similar provision, as accepting this coverage will cancel out your benefit. If the rental company insists that you purchase their insurance or collision damage waiver, call the Benefit Administrator for assistance at 1-800-348-8472. Outside the United States, call collect at 1-804-673-1164.

Before you leave the lot, be sure to check the car for any prior damage. This benefit is in effect during the time the rental car is in your possession (or an authorized driver’s) control, and it terminates when the rental company reassumes control of the vehicle. This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland, and Northern Ireland. However, this benefit is not available in the following: highway, or where it’s in violation of the territory terms of the auto rental agreement, or where prohibited by federal or state laws). Information about United States regulations vary outside the United States, check with your auto rental company and the Benefit Administrator before you travel, to be sure that your Auto Rental Collision Damage Waiver will apply.

Vehicles not covered
Certain vehicles are not covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed (e.g., truck); motorcycles; mopeds; motorbikes; limousines; and recreational vehicles. Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls-Royce, and Tesla. However, selected models of Audi, BMW, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls-Royce, and Tesla are covered. An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more. Vans are not covered, but those designed as small-group transportation vehicles (hopping up to nine (9) people, including the driver) are covered. If you have questions about a specific vehicle’s coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-8472, or call collect outside the United States at 1-804-673-1164.

Related instances & losses not covered
• Any obligation you assume under any agreement (other than the deductible on your personal auto policy)
• Any violation of the auto rental agreement or this benefit
• Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
• Loss or theft of personal belongings
• Personal liability
• Expenses assumed, waived, or paid by the auto rental company, or its insurer
• The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
• Depreciation of the Rental Vehicle caused by the incident, including, but not limited to, “diminished value”
• Expenses reimbursable by you, your employer, or employer’s insurance
• Theft or damage caused by intentional acts, or due to the driver(s) being under the influence of alcohol, drugs, or illegal activities
• Wear and tear, gradual deterioration, or mechanical breakdown
• Items not installed by the original manufacturer
• Damage due to road operation of the Rental Vehicle
• Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
• Confiscation by authorities
• Vehicles that do not meet the definition of covered vehicles
• Rental periods that either exceed, or are intended to exceed, fifteen (15) consecutive days within your country of residence, or thirty-one (31) days outside your country of residence
• Leases and mini leases
• Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
• Theft or damage reported more than forty-five (45) days* after the date of the incident
• Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
• Theft or damage for which all required documentation has not been received within three hundred sixty-five (365) days* after the date of the incident
• Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland
• Not applicable to residents in certain states.

Filing a claim
It is your responsibility as a cardholder to make every effort to protect your Rental Vehicle from damage or theft. If you have an accident or your Rental Vehicle has been stolen, immediately call the Benefit Administrator at 1-800-348-8472 to report the incident, regardless of whether your liability has been established. Outside the United States, call collect at 1-804-673-1164. You should report the theft or damage as soon as possible but no later than forty-five (45) days* from the date of the incident.

The Benefit Administrator reserves the right to deny any claim containing charges shown to be fraudulent and not related to your rental transaction. This includes but is not limited to reimbursement requests for claims involving theft or damage, included but not limited to uninsured losses. If you have a claim that was denied, you may appeal the decision within thirty (30) days of the decision date. If you do not appeal within thirty (30) days of the decision date, you have no further right to submit a claim.

Submit all the above documents from the rental company, along with the following documents, to the Benefit Administrator:
• A copy of the accident report
• A copy of the initial and final auto rental agreements (front and back)
• A copy of the repair estimate and itemized repair bill
• Two (2) photographs of the damaged vehicle, if available
• A police report, if obtainable
• A copy of the demand letter, which indicates the costs you are responsible for and any amounts that have been paid toward the claim

Your Visa® Card Benefit describes the benefits in effect as of 3/1/22. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution. If you have a Visa Signature® card, please refer to your Visa Signature Benefits Guide on navymarine.com.
for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.

• A copy of Your primary insurance policy’s Declarations Page (if applicable) to confirm Your deductible (this means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles)

• Any other documentation required by the Benefit Administrator to substantiate the claim

Finally, please note that all remaining documents must be postmarked within three hundred sixty-five (365) days* of the theft or damage date or Your claim may be denied.

*Not applicable to residents in certain states.

For faster filing or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimsline.com.

Finalizing Your claim
Your claim will typically be finalized within 15 (fifteen) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of claims
Once Your claim has been paid, all Your rights and remedies against any party in regard to this theft or damage will be transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Definitions
Account means Your credit card Account.

Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age, and condition at the time of loss.

Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

Eligible Rent Agreement means the entire contract an eligible renter receives for the period of time shown on the Rental Car Agreement.

Rental Vehicle means a land motor vehicle with four (4) or more wheels as described in the participating organization’s disclosure statement, which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer’s suggested retail price exceeding the amount shown on the participating organization’s disclosure statement.

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

Additional provisions for Auto Rental Collision Damage Waiver

• Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.

• You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.

• If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

• No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with.

• This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or canceled.

• Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

• After the Benefit administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

• This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 1-904-673-1164.

ID Navigator Powered by NortonLifeLock
No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly. The dark web is continuously patrolled for information that may belong to you, and does not have a manufacturer’s suggested retail price exceeding the amount shown on the participating organization’s disclosure statement.

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

One-Bureau Credit Monitoring Alerts: help you stay on top of your credit by monitoring your reports. Alerts are sent when key changes are made to your credit file with a major credit bureau.

Credit, Bank & Utility Account Freezes provide instructions and links so you can quickly freeze credit, bank, and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.

Restoration Assist: U.S.-based Identity Restoration Specialists are available Monday to Friday, 6 am – 5 pm, PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.

U.S.-Based Member Services & Support is available Monday to Friday, 6 am – 6 pm, PST, and Saturday, 7 am – 1 pm, PST.

No one can prevent all identity theft.

Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax®; and (ii) Equifax® must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met, you will not receive credit features from Equifax. You will receive credit features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Below you will find answers to questions about the benefit:

How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?

Your personal data is stored and managed by an advanced secure cloud database, which is encrypted and protected with multiple layers of security measures.
How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?

Any personal data you provide is encrypted. Only a few selected employees, who undergo training on how to handle personal data, can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock™ Global Privacy Statement for additional details.

Can NortonLifeLock remove my personal data from the dark web?

Unfortunately, no. The content on the dark web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

How does NortonLifeLock help if I receive a Dark Web Monitoring notification?

Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to support.norton.com.

How does NortonLifeLock help if my personal data was leaked in a data breach?

Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at support.norton.com.

How do I enroll? What information will I need to provide?

Visa Cardholders should visit www.cardbenefitidprotect.com and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on Norton.com, where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

What are some common triggers for dark web, credit, and data breach notifications?

Your personal information being detected on the dark web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

I received an alert. What do I do next?

Each alert will include information about next steps. Specifics vary by type of alert.