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Your VISA Card Guide to Benefits

Automobile Rental

Collision Damage Waiver Program

What is this benefit?

VISA Automobile Rental Collision Damage Waiver Program (“Auto Rental CDW Program”) provides – at no additional cost – charge on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met. Here are answers to some frequently asked questions about the program.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued VISA card. Only you and any additional drivers permitted by the car rental agreement are covered.

How do I activate this coverage?

For coverage to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible VISA card, and
- Decline the car rental company’s collision damage waiver (CDW/LDW) option, or similar provision, if offered by the car rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the car rental lot.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the car rental agreement.

What if the car rental company insists that I purchase the car rental company’s car insurance or collision damage waiver?

Call the Program Administrator at **1-800-VISA-911** for help. If you are outside the United States, call collect at 0-410-581-9994.

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Program Administrator at **1-800-VISA-911** to report the loss. The Program Administrator at VISA will answer any questions you or the car rental agency may have and will then send you a claim form.