

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.



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

LS 8856
M-112808

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.

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Table of Contents Visa Signature Guide To Benefits

1. Understanding the eBook Visa Signature Guide To Benefits
 - The Rise of Digital Reading Visa Signature Guide To Benefits
 - Advantages of eBooks Over Traditional Books
2. Identifying Visa Signature Guide To Benefits
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Visa Signature Guide To Benefits
 - User-Friendly Interface
4. Exploring eBook Recommendations from Visa Signature Guide To Benefits
 - Personalized Recommendations
 - Visa Signature Guide To Benefits User Reviews and Ratings
 - Visa Signature Guide To Benefits and Bestseller Lists
5. Accessing Visa Signature Guide To Benefits Free and Paid eBooks
 - Visa Signature Guide To Benefits Public Domain eBooks
 - Visa Signature Guide To Benefits eBook Subscription Services
 - Visa Signature Guide To Benefits Budget-Friendly Options

6. Navigating Visa Signature Guide To Benefits eBook Formats
 - ePub, PDF, MOBI, and More
 - Visa Signature Guide To Benefits Compatibility with Devices
 - Visa Signature Guide To Benefits Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Visa Signature Guide To Benefits
 - Highlighting and Note-Taking Visa Signature Guide To Benefits
 - Interactive Elements Visa Signature Guide To Benefits
8. Staying Engaged with Visa Signature Guide To Benefits
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Visa Signature Guide To Benefits
9. Balancing eBooks and Physical Books Visa Signature Guide To Benefits
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Visa Signature Guide To Benefits
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Visa Signature Guide To Benefits
 - Setting Reading Goals Visa Signature Guide To Benefits
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Visa Signature Guide To Benefits
 - Fact-Checking eBook Content of Visa Signature Guide To Benefits
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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