

Insurance and Benefits Guide

Popular / AAdvantage[®] Visa Signature Plus



Banco Popular / AAdvantage® Visa Signature

Welcome to the world of travel and insurance benefits offered by your new card. Discover everything your Banco Popular / AAdvantage® Visa Signature card has to offer and enjoy it even more, knowing you can count on them.

Convenience and Security

- Global acceptance in more than 29 million merchants around the world.
- Customer Service 24 hours a day, 7 days a week all year.
- Manage your account online in Mi Banco Online at popular.com
- Obtain cash from local and international ATM machines.
- Protection against unauthorized charges.
- Emergency card replacement.
- On the Alert by Popular is a service that protects your credit card of unusual transactions 24 hours. For your benefit, once the unusual patterns are detected, you could receive a call from our automated system to confirm that the transaction was made by you. If we cannot reach you, a control on your credit card may be placed until we can contact you and confirm the transaction.

Insurance

Live confident because you have a wide variety of insurances and services, when traveling or shopping.

- Travel Accident Insurance up to \$1,000,000.
- Worldwide Car Rental Insurance.
- Emergency Travel Assistance.
- Travel Emergency Medical Insurance up to \$200,000.
- Lost luggage Insurance up to \$1,000.
- Baggage Delay Insurance up to \$500.
- Purchase Protection Insurance.
- Extended Warranty.

Personal Concierge Service

The Personal Concierge is available 24 hours a day, 7 days a week, 365 days a year, to provide you with timely solutions in countless situations that may arise during their stay abroad, such as sending gifts, booking tickets or tours, rent vehicles or make reservations at the best restaurants, among other things.

Travel Information including coordination of itineraries and tours; Visa, passport, entry permit, vaccines and documentation requirements.

Travel Assistance that will help you with flight reservations and confirmation, hotel reservations. Also, reservations and arrangements to rent vehicles, including luxury automobiles.

Reservations for the opera, ballet, theater, concerts, museums and other cultural or sports activities and events.

Entertainment Information to provide you with recommendations for tours and visits to attractions; tennis, racquetball and golf course reservations and hours. And reservations at spas, gyms and sports clubs.

Gifts and Shopping will help you sending flower arrangements, balloons, baskets and gift packages and with the location of hard to find items*

Business Executive Services including recommendations and reservations of conference rooms at convention and executive centers; interpreters and translators, sending of documents and equipment rentals (computers, cellular phones, etc.).

***The Program Administrator will make his best effort to satisfy Cardholder requests. However, the Administrator reserves the right to decline the rendering of requested services if these services are unreasonable or inappropriate, or considered unethical, immoral or illegal.**

Travel Accident Insurance

You, your spouse and dependant children under 23 years of age will be automatically covered worldwide for up to \$1,000,000 against accidental bodily injuries, which are the sole cause of loss of life or dismemberment while traveling, boarding or descending from an aircraft operated by a scheduled airline registered with the OAG (Official Airline Guide) on a regularly scheduled flight, or a maritime or land conveyance operated by a licensed common carrier duly authorized to transport passengers, provided the full travel fare has been paid with your card.

You are also entitled to this coverage when using a means of transportation, such as bus, authorized to transport passengers from the commercial carrier's plane, if this is included in the ticket price or if the airport provides that type of transportation within its facilities.

To Obtain Coverage

You obtain coverage by paying 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. The Travel Accident Insurance coverage is valid worldwide.

Schedule of Benefits

If body injuries cause death or dismemberment, including loss of sight, speech and hearing, benefits will be paid as described below:

Loss of Life	100%
Loss of both hands or both feet.....	100%
Loss of one hand and one foot.....	100%
Loss of sight of both eyes.....	100%
Loss of speech and hearing in both ears.....	100%

If the Insured has multiple losses as the result of one accident, the Company will pay the single largest benefit amount applicable.

For losses resulting from the Insured person being unavoidably exposed to the elements due to an accident, the benefits will be payable as if resulting from an Injury. Loss must occur within 365 days of the accident.

The Company will pay the benefit for loss of life if the body of an Insured Person cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which such person was a passenger, then it shall have suffered loss of life within the meaning of the policy.

Exclusion Summary

This insurance does not cover losses caused by:

- Insured emotional trauma, mental or physical illness, pregnancy, childbirth or abortion, bacterial or viral infection (except for bacterial infection caused by the accident or by the accidental consumption of a bacteria-contaminated substance, or any physiological dysfunction;
- Suicide, suicide attempt or self-inflicted wounds;
- War, whether declared or not. War does not include guerilla acts;
- Wounds suffered by the insured while traveling in a taxi, or getting in or out of it.

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

Claims

The claim must be made as soon as reasonably possible by calling toll free 1-800-613-4314. A representative will answer any question you may have, will 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.

Auto Rental Insurance

The Auto Rental Insurance is free when renting a car from a commercial rental company with your card. You must decline the Collision Damage Waiver (CDW/LDW) or similar coverage offered by the auto rental company.

Coverage

This coverage is "primary" coverage. If you are unable to decline the auto rental company coverage, the coverage will be "secondary" to the auto rental company coverage and will be responsible for any gap between the auto rental company coverage and the damages for which you are responsible. The insurance covers repair costs or replacement of a rented vehicle for damages due to collision or theft while the vehicle is in your possession, up to the real cash value of the automobile. The following specific costs are included in the policy:

- Damage due to collision.
- Theft of vehicle and related charges.
- Malicious vandalism charges.
- Loss due to accidental fire as long as the liability rests with the cardholder.

Eligibility

To be eligible for this insurance coverage you must:

- Use the card providing this coverage to reserve and pay forth entire cost of the auto rental.
- You must use your card to initiate and complete the auto rental transaction.
- No person other than the cardholder or other authorized drivers shall have any legal or equitable right, remedy, or claims of insurance proceeds and/or damages under or arising out of this coverage.

Covered Individuals

The cardholder and drivers authorized to operate the rental vehicle in accordance with the rental car agreements.

Countries Where Coverage is Available

Coverage is available worldwide.

Coverage Effectiveness

This coverage is available 24 hours a day and will remain in effect while the vehicle is in the possession of any of the drivers named in the contract. The coverage will cease as soon as the rental car is returned to the Auto Rental Company. Vehicles rented for rental periods of more than 31 days are not covered after the 31st day.

Rental Cars Not Covered

Rental cars that are not covered include expensive and exotic cars such as Aston-Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls-Royce. Very old automobiles (over 20 years old, or which were not manufactured in the last 10 years). Trucks, motorcycles, mopeds, motor bikes, limousines and recreational vehicles. If you have any question regarding a specific vehicle you plan to rent, you must call the Visa Assistance Center.

Summary of Exclusions

The following is a partial list of specific costs that are not covered:

- Any obligation assumed by the cardholder under other agreements.
- Injury to any person or damage to any object that is 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 the insurance coverage purchased through the auto rental company.
- The operation and care of the vehicle contrary to the terms of the auto rental contract.
- Losses resulting from intentional acts, or losses arising from admission of guilt, being prosecuted or found guilty by a court of law of being under the influence of drugs or intoxicating substances, or as a result of illegal activities or smuggling.
- Gradual wear and tear due to normal use or mechanical problems.
- Losses arising from any type of hostility (including war, invasion, rebellion or insurrection).
- Confiscation by the authorities.
- Vehicles that do not fit the definition of covered vehicles.
- For rental agreements in excess of 31 days there is no coverage after the 31st day.
- Leases and mini-leases.

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

Claims

If you are involved in an accident or the rental vehicle is stolen, you should call the Claims Administrator immediately. A representative will answer any questions you or the auto rental company representative may have, and will send you a claim form. The auto rental company might require you to for damages with the card. If this happens, the insurance company will reimburse you directly for the covered amount after the claim is processed. You are required within 30 days after the accident or theft to notify the Claims Administrator via telephone call. Not doing so might result in denial of the claim.

As soon as the accident occurs or you return the rental vehicle, you must request the following from the auto rental company:

- A copy of the Accident Report and a completed claim form indicating the costs for which the cardholder is liable.
- A copy of the initial and final auto rental agreement (front and back).
- A copy of the repair estimate and final repair invoice.
- If available, two photographs of the vehicle showing damages.
- For claims including "loss of use" charges by the auto rental company, a copy of the Daily Utilization Record for the loss period, if available.
- A copy of the Police Report (if any).

You will fill out and sign the claim form and submit it accompanied by:

- A copy of the sales receipt showing that the full auto rental was reserved and paid with the cardholder's Visa card providing this coverage.
- All documentation you received from the auto rental company After you report the damage or theft, the claim will remain open during a period of 12 months following the date of loss. During that period, you must support the claim as required. No payment will be made until the Claims Administrator has received all necessary documentation at its offices.

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

Travel Assistance

The Travel Assistance Service offers you a wide variety of services when you are more than 100 miles away from home, 24 hours a day, 365 days of the year, except in cases of pre-trip assistance. For more details about this service, call toll free 1-800-613-4314.

Covered Individuals

Cardholders, spouses and dependent children under 21 years of age.

Pre-Trip Assistance Services

Information regarding destinations before traveling will be provided, as well as information regarding ATM machine locations, exchange rates, visa and passport requirements, sanitary precautions and inoculation requirements.

Emergency Legal Assistance

Lawyer, embassy and consulate referrals, in case the covered individual is imprisoned or threatened with imprisonment by local authorities, involved in a car accident or needs

legal assistance. The service will keep in contact with you and make arrangements to relay messages to friends, acquaintances or business associates, as needed.

Emergency Ticket Replacement

In the event, you lose your transportation ticket, replacement and shipping of new tickets will be arranged, and assistance with the carrier's lost ticket reimbursement procedures will be provided.

Emergency Message Service

In case of an emergency, urgent messages will be relayed between you and your relatives, business associates or friends in your country of residence.

Lost Luggage Assistance

If an airline loses your checked luggage, the necessary arrangements will be made for the immediate shipping of replacement items and a cash advance. If necessary, you will also be assisted with the airline's claim procedure.

Emergency Transportation Assistance

If required due to a medical emergency, the Center will assist you with all arrangements for emergency transportation to his home or to the nearest medical facility. You will be responsible for all costs incurred. This service includes sending the cardholder's children home and staying in communication with family members or the cardholder's employer. In the event of death, the Center will make the necessary arrangements with the cardholder's family or friends to repatriate remains.

Medical Prescription Assistance and Valuable Document Delivery Arrangements

You will receive assistance in obtaining prescribed medications in local or nearby pharmacies. Arrangements will be made to ship to you valuable documents that may have forgotten or lost during the trip.

Note: The Travel Assistance Services only provide assistance and recommendations; the cardholder is responsible for any medical, legal, medication transportation and cash advance costs, as well as any other cost related to other services or items provided. Due to some less frequent problems, including distance, location or schedule, Visa International cannot be held responsible for availability, use, cost or results of any medical, legal or transportation services.

Baggage Delay Insurance

As a cardholder, you are covered for up to \$500 for reasonable essential expenses incurred during a trip, if during such trip the common carrier company delays the handling of your luggage, sends it to an incorrect destination or loses it temporarily for more than four hours.

Covered Individuals

The cardholder, spouses and dependent children under 23 years of age.

To Get Coverage

You must travel as a passenger with a paid ticket in a common carrier and the entire amount of the ticket must have been paid with your card.

Benefit

The maximum benefit to be reimbursed is \$500. The following conditions apply:

- The benefit will be paid in excess of any collectable insurance.
- Coverage only starts once you have left the departure destination.
- The benefit will be of a maximum of \$100 per hour starting on the fifth hour, up to five additional hours.

Benefits will be in excess of all other collectable insurances. If at the moment of loss, there is another valid payable insurance, you will only be reimbursed for the excess of the loss amount and any other applicable deductible.

Covered Items

Only claims related to clothing or essential items purchased as a result of baggage delay will be considered if the items were purchased within four days from the actual date of arrival at destination.

Exclusion Summary

Herein, we include a summary of situations in which benefits will not be paid.

- Confiscation or requisition on behalf of Customs or any other government authority.
- If a similar alternate transportation was offered within the excess stipulated after the set departure hour of a flight, or within the excess stipulated after the actual arrival of the flight (in case it was a connecting flight).
- If the delay is caused by an industrial dispute, strike or action, or mechanical/electrical failure of the aircraft or vessel in which you had programmed to travel, existed, or for which a warning was given in advance on the day, or before the day the trip began.
- If the delay is due to a temporary or permanent suspension of the service of an aircraft or public transport by order or recommendation of any port authority or similar entity in any country in which a previous warning was given, on the day or before the day the trip began.
- If the carrier company caused delays and the same carrier company can refund expense costs.
- If the delay resulted from a suspected bomb, bomb threat or bomb search.

- If you are returning to your usual place of residence.

Claims

You must call the Visa Assistance Center at 1-800-613-4314. A representative will answer all your questions and send you a claim form. You must notify the claim administrator within 30 days following the date of loss.

Documentation

Once you receive the claim form, complete it and mail it with the following documentation:

- Copy of both your card account statement and common carrier ticket as proof that the entire amount of the ticket was paid with your card;
- Written proof of the delay issued by the carrier company;
- Original receipts for necessary item expenses you may have incurred in.

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

Baggage Loss Insurance

You are automatically covered for up to \$1,000 for lost luggage due to theft or due to misdirection by a common carrier while you are a ticketed passenger on the common carrier and during the course of a covered trip.

Covered Individuals

The cardholder, the spouse and dependent children under 23 years of age, while traveling with the cardholder.

To Get Coverage

You must travel as a passenger with a paid ticket and the entire amount of the ticket must have been paid with your card. You must have a written certification by the carrier company regarding the lost luggage.

Benefits

The maximum benefit you will be reimbursed is up to \$1,000, in excess of the amount paid or payable by (a) the Common Carrier responsible for the loss and (b) all other valid and collectible insurance in place.

Exclusion Summary

Herein, we include a summary of the policy's exclusions. To inquire about specific situations, contact the Visa Assistance Center toll free at 1-800-613-4314. Animals, birds or fish, automobiles or automobile equipment, boats, motorbikes or other vehicles or their accessories (except bicycles, if they were checked as luggage with the carrier company), house furniture, sunglasses and contact lenses, artificial teeth or dental bridges, hearing devices, prosthetic limbs, musical instruments, money or securities, tickets or documents, perishables or consumables, jewelry, watches, silver, gold or platinum, furs, articles made mostly of leather, cameras (including related photographic equipment), computers and electronic equipment.

The insurance benefits are not applicable to any loss resulting from confiscation, government or public authority expropriation, seizing or destruction under quarantine or by customs regulations, smuggling transportation or illegal commerce, mysterious disappearance or breakage of fragile or delicate items, including radios, audio equipment and similar property.

Claims

If a loss occurs, you must first contact the carrier company and file your claim. Once the carrier company certifies the loss of the luggage and the claim procedure has been finalized, if the amount of loss exceeds the reimbursement of the carrier company and other valid insurance that can be claimed, you must contact the Visa Assistance Center within 30 days of the loss. A representative will answer any question you may have and send you a claim form.

Documents Needed to Make a Claim

You will need to submit the following documents with your claim:

- A copy of the account statement containing the charge of the carrier company or travel agent as proof that the entire amount was paid with your card;
- Copy of the ticket issued by the carrier company;
- Related documentation regarding the payment of the claim to the carrier company and any other information necessary to substantiate your claim.

The value of the amount claimed will be determined using one of the following: 1) the replacement cost; or 2) in the case of a pair or set, (a) repair or replace any part, to restore the pair or set to its value before the loss or (b) pay the difference between the cash value of the property before and after loss.

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

Medical Emergency Service

You have coverage of up to \$200,000 for medical expenses not covered by any other medical insurance, incurred in treatment for illness or accidental injury during travel abroad. Pre-existing medical conditions will not be covered. Treatment subject to coverage must be ordered by a doctor and received during the course of your trip.

Covered Individuals

The cardholder, spouses and dependent children under 23 years of age while traveling with the cardholder.

To Get Coverage

You must pay the total amount of the transportation ticket(s) with your card. Coverage is valid when traveling abroad in trips of less than 60 consecutive days, except in Puerto Rico.

Additional Benefits

Each individual can also receive the following indemnity services:

- \$100,000 for costs incurred if there is any injury or illness that causes a necessary evacuation, in case the medical installations available are not appropriate for that injury or illness.
- \$100,000 to cover repatriation expenses of deceased bodies in case of unexpected death during the trip.
- \$10,000 maximum to cover costs of changing the date of your airline ticket in case of early return due to serious injury or illness of the insured person, a travel companion or a close relative.
- \$1,000 to cover any pre-paid portion of lodging in the event of a trip interruption because of illness, serious injury or death of any covered person, travel companion or close relative.

To Obtain the Benefit

If you get seriously ill or injured, we recommend you contact the Visa Assistance Center, by calling toll free 1-800-613-4314 as soon as possible. If you decide not to use the Visa Assistance Center, you must contact a licensed medical doctor, accredited by a hospital. Keep all the receipts of the medical expenses to file your claim.

Medical Services Payment

This is a direct payment service. If you call the Visa Assistance Center first, they will coordinate and cover the necessary medical services. If you do not contact the Visa Assistance Service, you must obtain a certificate issued by the hospital and keep all the receipts so you can send them to the Visa claim center.

Medical Coverage

Covered expenses are those incurred in services recommended for medical attention while traveling. These include a doctor, hospital and installations, anesthesia, X-ray services, laboratory tests, ambulance, medicines, therapeutic services and treatment of dental injury up to a maximum of \$100 per tooth.

Exclusion Summary

Herein, we summarize the policy's exclusions. To inquire about specific situations, contact the Visa Assistance Service toll free at 1-800-613-4314.

- Services or treatments not recommended by a doctor.
- Revisions, routine visits or medical exams where there is no indication of health risk, and laboratory diagnosis or X-rays that show previous medical attention.
- Elective, cosmetic or plastic surgery, except when necessary after an accident under the coverage period.
- Any cost incurred in Puerto Rico.
- Medical costs caused by alcohol abuse, drugs, addiction or overdose.

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

Claims

You must contact the Visa Assistance Center within 30 days of the illness or injury suffered while traveling. The representative will clarify any doubts and send you a claim form, which you must complete and submit within 90 days of the date in which the illness or injury occurred with the following documentation:

- A copy of the bank statement showing that the transportation ticket was bought with your Visa Signature card;
- A copy of the receipt or proof of payment to the doctor that treated you;
- Any other applicable insurance documentation;
- A copy of all medical reports, including the name and address of the facility where you received medical attention;
- In case of repatriation of a deceased body, a copy of the death certificate and receipts or proofs of payment of rendered services.

Visa Purchase Protection

With this coverage you can benefit from the security and safety if something you bought with your Card is damaged or stolen within 45 days of purchase, chances are you're protected. Most new purchases are covered against theft or damage for a full 45 days from the date of purchase. Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to \$10,000 per Cardholder account per year.

The coverage is secondary, if you or the recipient of the gift has any other insurance that would cover the eligible purchases (such as homeowner's, renters, or auto insurance), VISA Purchase Protection will pay the amount not covered by your primary insurance.

Individuals Covered

The cardholder.

To Get Coverage

The Purchase Protection applies to most items bought with your card, whether they are for personal use or to be given as gifts.

Benefit

The benefit is up to \$10,000 per cardholder account per year. Items you purchase with your Card and give as gifts are also covered, subject to the same conditions. Coverage for stolen or damaged items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be used, replaced, or repaired individually, the value of the pair or set will be covered. Coverage for stolen or damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

Exclusion Summary

Herein, we include a summary of the exclusions. To inquire about specific situations, please call VISA Assistance Center.

- Items that have been lost or have mysteriously disappeared.
- Being careless or not taking precautions.
- Items that have been lost, stolen, or damaged while being delivered, as long as they are under the care and control of a third party or transport company (such as airlines, U.S. Postal Service and other delivery services).
- Used, antique, or collectable items of any kind, second hand, refurbished or reprocessed items, items covered by a warranty (for example, glass breakage) or "satisfaction guaranteed" items.
- Traveler's checks, any kind of boarding ticket, negotiable valuables, silver or gold ingots, exotic or precious coins, numismatic or philatelic items, cash or its equivalent.

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

Claims

You'll need them to file the claim calling the VISA Assistance Center to get a claim form. You must report the claim within 30 days of the incident, or they will not be able to honor your claim. Keep receipts for items you buy with your Card.

Documentation

You must submit the completed claim form along with the following documents:

- Signed claim form
- Account statement
- Card receipt
- Itemized store receipt
- Report from police or appropriate authority
- Copy of repair estimate or repair bill
- Copy of the declarations page of any applicable insurance policy including homeowner's, renters or auto insurance.

Return all required documentation within the time frame stated on the claim form or we will not be able to honor the claim. The program administrator will decide whether to have the item repaired or replaced or to reimburse you up to the amount paid for the item.

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

Extended Warranty Protection

You have Extended Warranty Protection which doubles the free repair period under the original manufacturer's written repair warranty up to one additional year on eligible products with manufactures warranties of three years or less. The item must be purchased entirely with your card.

Covered Individuals

The cardholder.

Benefit

Up to a maximum of \$5,000 per incident with a maximum annual limit of \$10,000 for all claims. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

To Get Coverage

Items to be eligible must be purchased entirely with the card and the eligible item must have an original manufacturer's written repair warranty valid in the country where purchased.

Exclusions

Herein, we include a summary of the items that are not covered. To inquire about specific situations, call the Visa Assistance Center toll free 1-800-613-4314.

- Boats, automobiles, and any other motorized vehicles and their motors or equipment.
- Any costs other than those specifically covered under the terms of the original manufacturer's written repair warranty, as supplied by the original manufacturer, or other eligible warranty.

- Real estate and items which are intended to become part of the real estate.
- Items purchased for resale, professional, or commercial use.

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

Claims

To file a claim, copies of your Visa receipt, the original manufacturer's written warranty, and any other applicable warranty information are required. You will need to retain copies of these records. You must call the Visa Assistance Center at 1-800-613-4314 immediately when discovering the product malfunction.

Note: If you do not notify us within a 60-day period from the product malfunction, your claim may be denied. The representative will ask you some details before making the claim, will direct you to an approved repair center and send you the adequate claim form.

Documentation

Herein, we include a list of documents that will be required to make your claim.

- Your completed and signed claim form.
- Your card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's written warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bins and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

Reimbursement

VISA Extended Warranty Protection will pay the authorized repair facility directly for repairs, or if this is not possible, will reimburse you once a claim has been filed and approved up to a maximum of \$5,000 per incident with a maximum annual limit of \$10,000 for all claims. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered. In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the program coverage.

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 hired by Banco Popular that are not insurances 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 Assistance Service toll free at 1-800-613-4314 or collect at 410-581-6050.

American Airlines reserves the right to change AAdvantage program rules, regulations, travel awards and special offers at any time without notice and to end the AAdvantage program with six months' notice. Any such changes may affect your ability to use the mileage awards or credits that you have accumulated. Members may not be able to obtain all offered awards at all times or use awards for all destinations or on all flights. AAdvantage travel awards, mileage accrual and special offers are subject to government regulations. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage program, visit www.aa.com/aadvantage.

American Airlines and AAdvantage are trademarks of American Airlines, Inc.

F03-L401-6-0315