



## Travel Policy and Procedures – Revised April 2018

The College recognizes that employees may be required to travel while conducting College business. College employees are eligible for reimbursement of necessary and appropriate travel expenses incurred during authorized travel. The College's travel policy and procedures follow the IRS Standards for an "Accountable Plan" which requires that each expense be substantiated with proper documentation.

### Before Travel

1. When planning your travel, please obtain appropriate travel approval from your supervisor.
2. The Business Office will pay expenses prior to your trip as follows:
  - a. *For direct payment to a vendor for travel expenses* such as conference fees, hotel deposits and airline tickets:  
Submit an approved purchase order or check request form to the Business Office, with the externally generated supporting documents attached. Note in the Special Instructions box on the purchase order that a check is needed.
  - b. *To request a travel advance*, submit an approved Travel Advance form to the Business Office at least seven (7) business days prior to the date you need the funds. Travel advances for reasonable amounts are available for employees who are not authorized to have an RMC credit card.
  - c. *To get reimbursed for any allowable travel expenses you paid personally in advance*, file an Expense Report with original receipts attached.

### Travel Advance

A travel advance is the College's means to provide an employee with funds to pay for approved travel expenses in advance of travel.

Requests for travel advances are made by filling out the Travel Advance Request Form. This form is available on the Business Office webpage. Requests must be submitted as early as possible prior to travel and at least seven (7) business days prior to departure.

Travel advance policies:

1. The travel advance amount may be up to the anticipated total cost of travel less any prepaid expenses, or expenses covered by a purchase order.
2. Travel advances may be issued only to active College employees.
3. Employees who have an RMC credit card should use it for expenses during the trip. A modest travel advance may be issued for items not easily paid by credit card.
4. Travel advances will not be issued to an employee who has a travel advance outstanding.
5. ***Within ten (10) business days of the end of travel, the employee must submit an itemized accounting of travel funds on an Expense Report form.***
  - a. If travel expenses exceed the travel advance, a College check will be issued payable to the employee.

- b. If travel expenses are less than the amount of the travel advance, bring the unspent amount to the Business Office upon your return. Attach the receipt for the repayment, along with your original expense receipts, to your expense report.
6. If a travel advance is not settled timely, the full amount received from the College will be deducted from the employee's paycheck.

## Allowable Travel Costs

**1. Transportation** – An employee will be reimbursed for actual costs incurred for the most direct and economical means of transportation to and from the destination(s). No reimbursement will be made for tickets purchased with frequent flyer miles or personal flight/travel credits.

### 2. Automobile expense

a. When using any vehicle, whether privately owned or owned or leased by the College, for College business, the employee must have a valid driver's license, carry automobile liability insurance, and be an authorized driver (see c. below).

*If you are charging a rental to a Rocky Visa card issued to you, decline the rental company's optional insurance. Visa provides liability coverage for rented vehicles/vans up to 8 passenger capacity. Refer to Appendix A for specifics (we recommend you print and bring a copy with you on your trip). If you are not using a Rocky Visa, it is mandatory that the extra liability coverage be purchased from the rental company as failure to purchase the insurance may leave the renter and/or the College open to massive charges in case of damage to the rented vehicle.*

b. **Personal vehicle** use: The College will reimburse employees for personal vehicle mileage at the College's approved mileage rate (currently \$ .40 per mile). Out-of-state mileage reimbursement will be limited to the lesser of actual miles driven or comparable airfare (coach/economy class). Employees will not be reimbursed for gasoline purchases when using a personal vehicle.

c. **Authorized driver list:** Anyone driving any vehicle for RMC business must be included on the authorized driver list. To do this, submit a completed copy of the Motor Vehicle Report Release Form, available on the Human Resources web page at rocky.edu, to the Human Resources office. Allow at least a few days before your first planned trip for processing time.

### 3. Lodging

- Before your trip:
  - Find out if the hotel/motel will make a purchase order; if so, submit one.
  - Call the Business Office (1013) to see if we can get the sales tax waived in your destination state
- An employee will be reimbursed for lodging when overnight travel for College purposes exceeds 50 miles from the employee's normal place of work.
- Lodging expenses should be the rate, or in a nearby hotel where the rate is comparable to or lower than the rate of the designated hotel.

- The original lodging receipt showing the establishment's name, street address, telephone number, the actual dates of lodging, and the daily room charge is required for reimbursement.

- 4. Meals** – An employee uses one of the following two methods when requesting reimbursement for expenses for meals: Travelers may not combine the “actual costs” and the “per diem” method on any single trip; that is, choose *one method only* for each overnight trip.
- a. Actual Costs: The employee is required to submit original detailed receipts that itemize expenses for meals consumed (a credit card receipt showing only the total amount or a monthly statement is not adequate). The actual costs of meals must be reasonable. Tips are not to exceed 20%. If persons other than employees are included in the meal, their names and the business purpose must also be included on the expense report.
  - b. Per Diem Meal Rate: The per diem meal rate is a flat-rate allowance (currently \$39.00 per day). Under the per diem meal rate, the employee is not required to provide receipts to substantiate the cost of the meals.
  - c. Partial Day Per Diem Rates: breakfast \$8, lunch \$12, dinner \$19.

Per diem is available only for trips with an overnight stay. For a day trip, submit actual meal receipts for reimbursement.

The employee cannot claim per diem for meals that are purchased by others (e.g., conference meals and vendor-sponsored meals).

- 5. Incidental expenses** – Incidental expenses are miscellaneous expenses incurred while traveling for College business. Examples include laundry, internet access fees, metered parking, local bus fare, emergency phone calls, business phone calls, reasonable tips.

The College will reimburse the employee for the actual, reasonable expenses if receipts are provided. Instead of using actual expenses and providing receipts, an employee may claim a \$3 per day incidental expense per diem.

### **Non-Reimbursable Expenses**

Expenses that are not reimbursable are personal in nature and not directly associated with College business. The following are examples: costs for personal life insurance while traveling, travel expenses for family members, movie rentals.

1. Purchases of alcoholic beverages are also not reimbursable unless (i) they occur with dinner and are moderate, or (ii) the employee is using the per diem method for meals. Federal grants can never be charged for alcoholic beverages.
2. Expenses that exceed reasonable guidelines may be determined by the supervisor authorizing the travel, or by management, to be inconsistent with the College's travel policy. In such a case, the traveler must pay the difference between the actual costs and the amount of costs that were necessary.

3. An expense not substantiated by an original receipt will not be reimbursed. A line item on a credit card statement does not constitute adequate documentation; nor does a credit card slip or online checkout receipt showing just the total without a list of individual items purchased.

## **After Travel**

*To get reimbursed for allowable travel expenses that you paid personally, or to account for the expenses paid for with funds received from your travel advance, and to determine the remaining amount due either to you or to the College, file an Expense Report. Expense Report forms are available on the Business Office webpage.*

Submit the Expense Report within ten (10) business days of completing your travel.

Attach these items to your expense report:

- Original detailed receipts for all items that were paid from your travel advance, or that you paid for and for which you wish to be reimbursed.
- If your allowable travel expenses were less than your travel advance, your receipt from the cashier for cash you returned.

Obtain the signature of your Division Chair or Vice President before submitting the report to the Business Office. In some cases, a department manager signature is also required. An incomplete or unsubstantiated Travel Expense Report will delay reimbursement of expenses.

Note: If you have an RMC Visa Card, please follow the separate procedures for online expense reports.

**Don't let IRS regulations affect you!** A timely, accurate and fully substantiated Expense Report can prevent this.

1. If a travel advance has not been properly accounted for to the College within 30 days after return from the trip, the full advance amount is taxable income and will be added to the employee's W-2.
2. An expense paid for by the employee must be appropriately accounted for to the College within 60 days after being incurred in order to be reimbursed. If the related Expense Report is not timely received, the expenses paid are not reimbursable to the employee, and not deductible on the employee's personal return.

Please note: These IRS consequences are in addition to the possible effects that would result from failure to adhere to College policies as stated above.

**NOTE:** This is a sample of some of the benefits you receive from your Visa card. Benefits, providers, and coverage levels may vary from issuer to issuer. Please contact your Visa card issuer to request your full disclosure guide to benefits.

## APPENDIX A

# Your Guide to Benefits Package



# Visa Commercial Card

**FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR VISA® CARD, OR 1-800-VISA-9111.**

For more information about the benefits described in this Guide, call the customer service number on your Visa card statement.

This Guide to Benefits describes the benefits in effect as of 4/1/11. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

## Travel and Emergency Assistance Services

You can enjoy greater peace of mind thanks to a wide range of Visa emergency services which are available 24 hours a day, 365 days a year. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

### Who is eligible for Travel and Emergency Assistance Services?

You, your immediate family members, and your business associates may all take advantage of these special emergency services.

### How do I get these services?

They're as close as the nearest phone. You simply call the Benefit Administrator at **1-800-VISA-911** any hour of the day or night. If you are outside the United States, call collect at 410-581-9994.

### Is there a charge for these services?

No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

**Please note: Visa Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.**

### What are the specific services and what do they provide?

Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.**
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking local doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. **NOTE: All costs are your responsibility.**
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **NOTE: All costs are your responsibility.**

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your business associates home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **NOTE: All costs are your responsibility.**

- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **NOTE: All costs are your responsibility.**

- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**

- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **NOTE: All costs are your responsibility.**

- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at your business or elsewhere. **NOTE: All costs are your responsibility.**

- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

**Additional Provisions for Travel and Emergency Assistance Services:** The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

FORM #VTEASB - 2010 (04/11)

**NOTE:** In this document, "Visa card" refers to Visa Corporate, Visa Fleet, Visa Meetings, Visa Purchasing, or any combination of these products (Visa Commercial).

# Auto Rental Collision Damage Waiver

## What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. Here are answers to some commonly asked questions about the benefit.

## 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 or are authorized by your company to rent an eligible vehicle using your company's eligible account ("Authorized User"). Only you, as the primary renter of the vehicle, and any additional drivers permitted by the auto rental agreement are covered.

## What is covered?

Subject to the terms and conditions in this Guide to Benefit, the Visa Auto Rental CDW benefit reimburses you for covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company as well as reasonable towing charges that occur while you are responsible for the rental vehicle. Only vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.

This benefit is primary and provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. However, if the rental is used for personal reasons, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source.

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.

## The benefit covers:

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

## How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

## Helpful hints:

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

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

**Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage, regardless whether your liability has been established.** If you are outside the United States, call collect at 410-581-9994. The Benefit Administrator will answer any questions you or the auto rental company may have and will then send you a claim form.

**All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days\* following the date of theft or damage.** Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

## What is not covered?

- Any obligation you assume under any agreement.
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or 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.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Expenses reimbursed under your business or personal automobile insurance policy.

- Depreciation of the rental vehicle caused by the incident, including, but not limited to "diminished value."
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Damage due to off-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 definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed thirty-one (31) consecutive days.
- 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 occurs (for example, leaving the vehicle running and unattended).
- Theft or damage reported more than forty-five (45) days\* from 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 and sixty-five (365) days from the date of the incident.
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

## What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

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

## When and where do I have this benefit?

This benefit is available in the United States and most foreign countries. **No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement, or where prohibited by individual merchants. **Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

## How does this benefit apply?

Visa Auto Rental CDW benefit is primary coverage. In other words, when your rental is for business purposes, you do not have to claim payment from any source of insurance before receiving coverage under the benefit. However, if the rental is used for personal reasons, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer's insurance, or any other valid and collectible reimbursement. Visa Auto Rental CDW will reimburse you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered theft or damage of a rental vehicle while it is your responsibility.

## What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles. Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

\* Not applicable to residents of certain states.

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**NOTE: In this document, "Visa card" refers to Visa Corporate, Visa Fleet, Visa Meetings, Visa Purchasing, or any combination of these products (Visa Commercial).**

## Auto Rental Collision Damage Waiver (Cont.)

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people including the driver and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 410-581-9994.

### What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate and itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

### How do I file a claim?

**You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days\* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice.** Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Submit the following documentation to the Benefit Administrator:

- The completed and signed Visa Auto Rental CDW Claim Form. **Your completed claim form must be postmarked within ninety (90) days\* of the date of theft or damage, even if all other required documentation is not yet available, or your claim may be denied.**
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card.
- A written confirmation from your employer that the rental was primarily for business purposes.
- If the rental was for personal use, enclose a statement from your insurance carrier showing the costs 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 notarized statement of no insurance or reimbursement is required.
- A copy of the declaration page from your primary automobile insurance carrier if the rental was for personal use.

The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the accident report form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, or to learn more about Visa Auto Rental CDW, go to [www.visa.com/eclaims](http://www.visa.com/eclaims).

**If you experience difficulty in obtaining all the required documents within ninety (90) days\* of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage.**

### Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, if the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of 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.

\* Not applicable to residents of certain states.

**Additional Provisions for Visa Auto Rental CDW:** You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from theft or damage. 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, including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each Authorized User and/or 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.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms in this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 410-581-9994.

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Whenever you need emergency service or answers, call the **Program Administrator**, 24 hours a day, 365 days a year. For calls outside the United States, call collect at 410-581-9994.

**1-800-VISA-911**  
(1-800-847-2911)

**VISA**

visa.com