Purchased Goods

• Electronics
• Home furnishings
• Jewelry
• Outdoor equipment
• Collectibles
• Artwork
• Fine china and glassware
• Handbags
• Travel items
• Gym equipment
• Fashion accessories
• Appliances
• Cameras
• Golf clubs
• Stationery
• Sunglasses
• Perfume
• Shoes
• Apparel
• Books
• Sports equipment
• Gift cards
• Clothing
• Videos
• Toys
• Cameras

Payment Protection

• Any item purchased with a Visa card in the United States or its territories and possessions, or purchased with a Visa International issued in the United States and You purchase either a portion or all of the item directly from the manufacturer, and Your purchase is covered by one of the benefit guidelines and limitations contained in this Guide to Benefits, and You become the legal owner of the item.

Coverage starts when the item is shipped to You, or when You receive the item directly from the manufacturer. It ends when the item is returned to the manufacturer, or when You sell it, transfer it to another party, or no longer own it. If the item is lost or stolen, coverage starts when You first realize that it is lost or stolen. It ends when the item is recovered, replaced, or when the claim is paid.

Coverage includes:
- Item value up to $10,000.00 per claim
- Unlimited claims

Claim limitations:
- Not more than $1,200.00 per damaged or lost article
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- Not more than $10,000.00 per damaged or lost article

What You must submit to file a claim

• Information about the purchase and the problem
• Proof of purchase and a description of the item
• A description of the problem and a photo of the item
• A description of all attempts to resolve the problem

All claims must be filed within 180 days of when You first realized that the item was lost or stolen.

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Purchase Security does not cover:

- Accidents or damage by fire, lightning, theft, fraud, or vandalism.
- Accidents or damage that is covered by an insurance policy provided by the lessee to the lessor.
- Accidents or damage to a leased vehicle caused by a lessee who is not the primary operator of the vehicle.
- Accidents or damage caused by the lessee's own equipment.
- Accidents or damage caused by the lessee's own tools.
- Accidents or damage caused by the lessee's own vehicles.
- Accidents or damage caused by the lessee's own persons.
- Accidents or damage caused by the lessee's own products.
- Accidents or damage caused by the lessee's own animals.
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- Accidents or damage caused by the lessee's own vehicles.
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