

# HOME CREDIT

## Your Guide to Benefits

For questions or assistance 24 hours a day, 365 days a year, call the Benefit Administrator at 1-800-VISA-911 or call collect outside the U.S. at 303-967-1096. The Visa toll-free numbers for calls from outside the United States can be found at the end of this Guide or online at [https://usa.visa.com/dam/VCOM/download/personal/security/gcas\\_general\\_numbers.pdf](https://usa.visa.com/dam/VCOM/download/personal/security/gcas_general_numbers.pdf)

For questions regarding your credit card account, log in to the My Home Credit mobile app, or call the number on the back of your card.

Your Guide to Card Benefits (“Guide”) describes the benefits in effect as of 7/31/19 for your Home Credit Visa Rewards Credit Card and Home Credit Visa Signature Rewards Credit Card products. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records.

### 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 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.

### **How does this coverage work with other insurance? (continued)**

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 imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

### **What types of rental vehicles are not covered?**

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; cargo vans; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

### **What types of rental vehicles are not covered? (continued)**

- Examples of excluded expensive or exotic automobiles include: 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.
- 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.
- Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of nine (9) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

### **What else is not covered?**

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone or damage to 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
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value"
- Expenses reimbursable by your insurer, employer, or employer's insurance
- 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 definition of covered vehicles
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence

- 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 theft or 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

### **Where am I covered?**

This benefit is available in the United States and most foreign countries. However, 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 prohibited by individual merchants. Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure 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 do I make sure my Auto Rental CDW benefit is in effect?**

To be sure you are covered, take the following steps when you rent a vehicle:

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

### **Helpful tips:**

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

### **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 for help at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

### **Filing an Auto Rental CDW Claim**

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

Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 804-673-1164. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

#### **When should I report an incident?**

You should report theft or damage as soon as possible, but no later than forty-five (45) days\* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit

## **When should I report an incident? (continued)**

Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

**Please Note:** You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation

## **What do I need from the auto rental company in order to file a 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?**

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form. Please Note: Your completed claim form must be postmarked within ninety (90) days\* of the date of the 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 statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement 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 your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

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

**For faster filing, or to learn more about Auto Rental CDW, visit [www.eclaimslines.com](http://www.eclaimslines.com)**

## **Do I have to do anything else?**

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim. After 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 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 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 the Provider until sixty (60) days after the Provider receives 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 the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa 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 Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they 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. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW - 2013 (Stand 04/16)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.

## **Emergency Cash Disbursement and Card Replacement**

### **Lost, stolen or damaged card? Need emergency card or cash?**

Visa credit cardholders can get an emergency cash advance disbursed or a card replaced within one business day, or in some cases, within 24 hours, after approval.

### **Benefit at a glance**

- Call Visa's global customer service team ("VISA Global Customer Care Services") at 1-800-847-2911 for assistance with a card replacement and/or an emergency cash disbursement.
  - Toll-free-numbers are available 24 hours a day, seven days a week.
- Benefit details

### **How do I get emergency cash?**

A Visa Global Customer Care Services associate at 1-800-847-2911, or call one of our global toll-free-numbers and we'll work with you and your financial institution for approval and Visa will arrange a convenient location for you to collect the emergency cash.

### **How do I get my card replaced?**

If your card is lost, stolen or damaged, a Visa Global Customer Care Services associate (1-800-847-2911) or call one of our global toll-free-numbers and we'll work with you and your financial institution for approval and Visa will arrange direct delivery of your card to you or a collection location will be identified.

## **Lost or Stolen Card Reporting**

### **Assistance is a phone call away**

Enjoy peace of mind knowing that if your Visa card is ever lost or stolen, assistance is only a phone call away.

### **Benefit at a glance**

- Call Visa Global Customer Care Services at 1-800-847-2911 (within the U.S. or Canada) if your card has been lost or stolen.
- For the hearing impaired, please call 1-800-TDD-1213 in the US or Canada or 1-305-278-4285 or 1-512-865-2002 in all other countries.
- Toll-free numbers are supported 24 hours a day, seven days a week.
- Peace of mind from Visa Global Customer Care Services.

### **Benefit details**

With this service, reporting a lost or stolen card is simple. Just call Visa Global Customer Care Services at 1-800-847-2911, or call one of our global toll-free numbers and a Visa representative will work with you to notify the appropriate parties and replace your card.

## **Cardholder Inquiry Service**

### **Product and service information at your fingertips**

This service provides customer phone support for general inquiries and provides product or service information to all Visa cardholders.

### **Benefit at a glance**

24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services. Toll-free numbers are supported 24 hours a day, seven days a week.

- Quick and accurate account and card benefit information.
- Product and service information at your fingertips.
- Customer service available in all major languages.

### **How it works**

This service provides customer phone support for general inquiries and provides product/service information for Visa cardholders. Visa Global Customer Care Services team provides information regarding general account or card benefit questions.

## Roadside Dispatch

**For roadside assistance, call 1-800-847-2869**

### **What is Roadside Dispatch?**

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

No membership or pre-enrollment is required. No annual dues. No limit on usage.

### **For a set price per service call, the program provides:**

- Standard Towing – Up to 5 miles included<sup>1</sup>
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location - we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until police arrive.) You have the convenience of one toll-free phone number and you may save money because our rates are pre-negotiated.

**Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call us toll-free when you need us. 1-800-847-2869.**

**Note:** Customers must pay service provider for mileage over 5 miles. A secondary unit towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

<sup>1</sup>Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weight 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your Issuer shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor your Issuer provides any assurances as to the ability of the Service Provider to make such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.

# Visa Global Customer Assistance Services Toll-free Numbers



Cardholders traveling in any of the following countries can report their Visa cards lost/stolen and request emergency services by using the following toll-free numbers. (Callers in certain countries dialing these numbers including the collect number from mobile or hotel phones might be charged fees. Visa will not be responsible for any fees incurred).

If the country you are in is not listed, or if you experience difficulties using any of the toll-free numbers; please call collect at +1-303-967-1096 (Collect calls are placed using the local operator)

For the hearing impaired, please call 1-800-TDD-1213 in the US or Canada or 1-305-278-4285 or 1-512-865-2002 in all other countries.

**Legend:** Δ Await second dial tone

\* Netherlands Antilles

**BOLD** indicates dial format change or access codes that must be dialed before the actual toll-free number.

Les titulaires de cartes voyageant dans les pays suivants peuvent utiliser les numéros verts ou le numéro en PCV indiqués ci-dessous pour signaler le vol ou la perte de leurs cartes Visa (dans certains pays, des frais peuvent s'appliquer si un téléphone portable ou un téléphone d'hôtel est utilisé pour appeler les numéros gratuits ou le numéro en PCV. Visa ne sera pas responsable pour ces frais).

Si le pays où vous vous trouvez ne figure pas sur cette liste, ou si vous rencontrez des difficultés pour appeler l'un des numéros verts, vous pouvez appeler à frais virés le +1-303-967-1096. (Appels à frais virés sont composés en utilisant l'opérateur local)

Pour les malentendants, veuillez appeler 1-800-TDD-1213 aux États Unis ou au Canada. Dans tous les autres pays, veuillez appeler 1-305-278-4285 ou 1-512-865-2002.

**Légende:** Δ Attendre la seconde tonalité

\* Antilles néerlandaises

Les mots en **CARACTÈRES GRAS** indiquent soit une modification du numéro, soit qu'il est nécessaire de faire un code d'accès avant de composer le numéro vert.

Tarjetahabientes que viajan a los siguientes países pueden reportar sus tarjetas Visa robadas/extraviadas y solicitar servicios de emergencia llamando a los siguientes números gratuitos. (Puede ser que hayan cargos adicionales cuando se llame a estos números por cobrar o por cobros revertidos de un teléfono celular o de un hotel. Visa no se responsabiliza por dichos cargos).

Si el país de donde usted llama no está en la lista, o si tiene problemas marcando los números gratuitos, por favor llame por cobrar o por cobros revertidos al +1-303-967-1096 (Llamadas por cobrar o por cobros revertidos se deben hacer por medio de la operadora local)

Deficientes auditivos, favor ligar para 1-800-TDD-1213 para Estados Unidos e Canadá, o en otros países, ligar para 1-305-278-4285 ou 1-512-865-2002.

**Leyenda:** Δ Espere al segundo tono antes de marcar

\* Antillas Holandesas

Los **números más oscuros** indican un cambio en el formato para marcar o son códigos de acceso que se deben marcar antes del teléfono gratuito.

Country	Phone Number	Country	Phone Number	Country	Phone Number
Anguilla	1-800-847-2911	Germany	0800-811-8440	Poland	0-0-800-111-1569
Antigua	1-800-847-2911	Gibraltar	8800-877-3745966	Portugal	800-8-11-824
Argentina	0800-666-0171	Greece	00-800-11-638-0304	Puerto Rico	1-800-847-2911
Aruba	800-1518	Grenada	1-800-847-2911	Romania	<b>0 808-03-4288</b> Δ888-557-4416
Australia	1-800-125-440	Guam	1-800-847-2911	Russia	<b>8 10-800-110-1011</b> Δ866-654-0164
Austria	<b>0 800-200-288</b> Δ800-892-8134	Guatemala	1-800-999-0115	Russia	<b>363-2400</b> Δ866-654-0164
Bahamas	1-800-847-2911	Guyana	<b>159</b> Δ1-855-477-1390	(Moscow and St. Petersburg only)	
Bahrain	800-006	Honduras	<b>800-0123</b> Δ800-847-2911	Russia	<b>8 495-363-2400</b> Δ866-654-0164
Barbados	1-800-847-2911	Hong Kong	800-96-7025	(Outside Moscow)	
Belgium	0800-1-8397	Hungary	06-800-17682	Russia	<b>8 812-363-2400</b> Δ866-654-0164
Belize	<b>811 or 555</b> Δ800-847-2911	India	000-800-100-1219	(Outside St. Petersburg)	
Bermuda	1-800-847-2911	Indonesia	001-803-1-933-6294	Saba*	1-800-847-2911
Bolivia	800-10-0188	Ireland, Republic of	1-800-55-8002	Saint Eustatius*	1-800-847-2911
Bonaire*	001-800-847-2911	Israel	1-80-941-1605	Saint Kitts	1-800-847-2911
Brazil	0800-891-3680	Italy	800-819-014	Saint Lucia	800-238-5517
British Virgin Islands	1-800-847-2911	Jamaica	0-800-847-2911	Saint Maarten*	1-800-847-2911
Bulgaria	<b>00-800-0010</b> Δ888-557-4446	Japan	00531-11-1555	San Marino	800-819-014
Cambodia	<b>1-800-881-001</b> Δ888-710-7783	Jordan	<b>1-880-0000</b> Δ888-557-4442	Saudi Arabia	<b>1-800-10</b> Δ866-654-0129
Canada	1-800-847-2911	Kazakhstan	<b>8 800-121-4321</b> Δ888-557-4447	Senegal	<b>800-103-072</b> Δ888-557-4451
Cayman Islands	1-800-847-2911	Kenya	866-654-0162	Singapore	800-110-0344
Chile	1230-020-2136	Latvia	8000-02288	Slovakia	<b>0 800-000-101</b> Δ800-406-9970
China (South)	10-800-110-2911	Lebanon	<b>01-426-801</b> Δ866-654-0130	South Africa	0800-990-475
China (North)	10-800-711-2911	Liechtenstein	0800-89-4732	South Korea	00798-11-908-8212
Colombia	01-800-912-5713	Luxembourg	0800-2012	Spain	900-99-1124
Costa Rica	0-800-011-0030	Macedonia	<b>0800-94288</b> Δ888-557-4458	Sweden	020-795-675
Croatia	<b>0-800-220-111</b> Δ866-654-0125	Malaysia	1800-80-0159	Switzerland	0800-89-4732
Curaçao*	001-800-847-2911	Mauritius	<b>01-120</b> Δ866-654-0165	Taiwan	0801-10-3008
Czech Republic	800-142-121	Mexico	001-800-847-2911	Thailand	001-800-11-535-0660
Denmark	80-010277	Monaco	0800-90-1179	Trinidad and Tobago	1-800-847-2911
Dominica	1-800-847-2911	Montserrat	1-800-847-2911	Turkey	00-800-13-535-0900
Dominican Republic	1-800-847-2911	Morocco	<b>002-11-0011</b> Δ866-654-0163	Turks and Caicos	0-1-800-847-2911
Ecuador	<b>1-999-119</b>	Netherlands	0800-022-3110	Ukraine	<b>800-502-886</b> Δ888-557-4445
or <b>1-800-225-528</b> Δ800-847-2911		Nevis	1-800-847-2911	United Arab Emirates	<b>8000-021</b> Δ866-654-0112
Egypt (Cairo only)	<b>2510-0200</b> Δ866-654-0128	New Zealand	0800-44-3019	United Kingdom	0800-89-1725
Egypt (outside Cairo)	<b>02-2510-0200</b> Δ866-654-0128	Norway	800-12052	United States	1-800-847-2911
El Salvador	800-6921	Panama	001-800-111-0016	Uruguay	00-0411-940-7915
Estonia	<b>800-12001</b> Δ800-406-9982	Paraguay	<b>008-11-800</b> Δ800-599-1137	U.S. Virgin Islands	1-800-847-2911
Finland	0800-11-0057	Perú	001-800-890-0623	Venezuela	0800-1-002167
France	0800-90-1179	Philippines	1-800-1-111-9015	Vietnam	<b>1 201-0288</b> Δ888-710-7781