

Summary of Terms and Conditions / Privacy Notice

This is a summary of terms and conditions for American Express® Travel Insurance (“AETI”). Please read this document carefully. This is only a brief description of the insurance coverage available under the policy. Certain capitalized terms used in this summary are defined in the “Definitions” section below. This summary is issued as a matter of information only and confers no rights upon the recipient.

For a sample of the details of the terms, conditions, and exclusions of the policy, please review the sample coverage document, which is provided for informational purposes only, by clicking the “View a Sample Coverage Document” link at the top of the American Express Travel Insurance webpage.

For the actual complete terms, conditions, and exclusions of your purchased Plan, please refer to the Plan documents that will be provided after purchase. Please read your Plan documents upon receipt as the terms, conditions, and exclusions of your Plan may differ from those set out in this summary or in the sample Certificate of Insurance for a number of reasons, such as state by state differences in coverage. This document does not alter, amend or extend the coverage, terms, exclusions and conditions as set forth in the Plan documents.

Definitions

Covered Person means the person enrolled in the Plan and any of the enrollee’s traveling companions who meet the enrollment requirements of the Plan, for whom all premiums have been paid. Covered Persons must have a permanent residence within the 50 United States of America or the District of Columbia. If you pay for coverage on behalf of another person(s), but do not accompany the person(s) on the Covered Trip, you are not a Covered Person.

- *For Residents of Kansas Only:* “Covered Person” means you or your spouse, domestic partner, and your dependent children who have met the enrollment requirements of the Plan, and for whom all premiums have been paid. If you pay for coverage on behalf of another person(s), but do not accompany the person(s) on the Covered Trip, you are not a Covered Person.

Covered Trip means:

- For Trip Cancellation/Interruption coverage: a trip by common carrier or scheduled airline, for up to the first 365 days of the scheduled trip.
- For Global Medical Protection: a trip from the Covered Person’s permanent residence of a distance greater than 150 miles from the permanent residence, for up to the first 60 days of the trip.
- For Global Trip Delay: a trip taken by the Covered Person on a scheduled airline.
- For Global Baggage Protection: a trip taken by the Covered Person on a scheduled airline, common carrier, or other means of transportation.
- For Travel Accident Protection: a trip taken by the Covered Person (not including time spent at a temporary residence in excess of 45 days).
- For residents of the state of Washington, coverage periods will not exceed 90 consecutive days of a Covered Trip.

Effective Date means

- For Trip Cancellation: the date you apply for coverage.
- For Trip Interruption, Global Medical Protection, Global Trip Delay, Global Baggage Protection, and Travel Accident Protection: the designated Covered Trip departure date, as long as your enrollment is received and validated by us.
- For all benefits coverage is not in effect until the premium payment has been made and accepted by us.

Plan means the American Express Travel Insurance policy.

Summary Description of Benefits

The following benefits are available under the Plan. You may choose to purchase coverage under some or all of the benefits; your premium may vary accordingly. Coverage levels may vary by state. Limitations and exclusions to coverages apply. Some of these are described below. The limitations and exclusions may reduce the levels of coverage available to you. For a complete list of limitations and exclusions, and details on each, see your Plan documents.

- *Trip Cancellation/Interruption*: May provide reimbursement for a Covered Person's covered nonrefundable expenses or additional costs if they need to cancel a Covered Trip before it starts or if it gets interrupted for reasons such as illness, injury, death, unemployment, adverse weather, natural disasters, terrorism, travel arrangement cancellation, or other events causing delays. Gold and Platinum AETI Packages offer an upgrade to coverage, for an added premium, when a Covered Trip must be canceled for specified business reasons.¹ For a full sample list of covered events please see the sample Certificate of Insurance.
 - We provide this coverage subject to certain limitations and exclusions that include, but are not limited to, the following:
 - We will pay benefits for cancellation or interruption of a Covered Trip due to unexpected or unintended injury, illness or disease only upon examination or treatment by a physician or dentist acting within the scope of his or her practice prior to the cancellation or interruption of the Covered Trip.
 - We will pay benefits for cancellation or interruption of a Covered Trip due to the death of a Covered Person, family member or traveling companion if the death occurs within 30 days of the Covered Persons' scheduled Covered Trip departure date (but after the Covered Trip is purchased) or during the Covered Trip.
 - We will not pay benefits if plans change for reasons other than those specifically listed in the Plan documents. For example, we will not pay benefits for cancellation or interruption of a Covered Trip due to cancellation of the event that is the reason for the Covered Trip or due to concerns about an event that has not come to pass, such as a potential illness or the possibility of bad weather conditions.
 - We will not pay benefits for cancellation or interruption of a Covered Trip due to events which occur prior to the coverage effective date.
 - We will not pay benefits for cancellation or interruption of a Covered Trip because of a medical condition if, within 90 days prior to the coverage effective date, a Covered Person received or was advised to receive medical advice or treatment for the condition, or a prudent person should have sought medical advice or treatment for the condition, or the condition caused a Covered Person to take newly prescribed medication or adjusted medication.² Covered Persons must meet the following two requirements to have existing medical conditions waived:
 - Must be medically able to travel at the time the coverage is purchased; and
 - Must purchase coverage within 14 days of making the trip deposit.
- *Global Medical Protection*: May provide the following benefits, as long as care is received from a medical provider authorized by us
 - *Emergency Medical/Dental Expense* - may cover emergency medical and dental expenses if Covered Person suffers a sickness or accidental injury on a Covered Trip.
 - *Emergency Medical Evacuation/Repatriation* - may help arrange and cover the cost of emergency transportation to a medical facility in the event of sickness or accidental injury.

¹ State Variations Apply

² State Variations Apply

Coverage also may cover the costs of a visitor's economy class round-trip transportation to the Covered Person's bedside during hospitalizations lasting 5 or more days.

- Limitations and exclusions include, but are not limited to:
 - We will pay emergency medical and emergency medical evacuation/repatriation expenses, subject to a limit determined by your enrolled coverage amount.
 - Payment of emergency dental expenses is limited to \$750.
 - We will not pay for medical evacuation services arranged without our prior consent or approval.³
 - We will not pay for expenses incurred because of a medical condition if, within 90 days prior to the coverage effective date, a Covered Person received or was advised to receive medical advice or treatment for the condition, or a prudent person should have sought medical advice or treatment for the condition, or the condition caused a Covered Person to take newly prescribed medication or adjusted medication.⁴ Covered Persons must meet the following two requirements to have existing medical conditions waived:
 - Must be medically able to travel at the time the coverage is purchased; and
 - Must purchase coverage within 14 days of making the trip deposit.
- *Global Trip Delay:* May provide reimbursement for lodging and other necessary expenses if: (a) Covered Person's flight is overbooked and the Covered Person is involuntarily denied boarding, (b) a Covered Person misses the flight connection due to the late arrival of the incoming flight, or (c) a Covered Person's flight departure is delayed or canceled.
 - Limitations and exclusions include, but are not limited to:
 - We will pay benefits limited to one occurrence per Covered Trip, subject to a daily limit and aggregate limit per Covered Trip as determined by your enrolled coverage amount.
 - We will reimburse only if no alternative transportation is made available to the Covered Person within the time specified in the Plan documents.
 - We will pay benefits only for flights on scheduled airlines; no other common carrier-caused delays or cancellations are eligible for coverage.
- *Global Baggage Protection:* May provide reimbursement for lost, damaged, or stolen baggage, whether checked or carried-on the Covered Person's flight, in a personal or rented vehicle or on the Covered Person's hotel premises while on a Covered Trip. It may also provide reimbursement for essential replacement items if baggage has been delayed.
 - Limitations and exclusions include, but are not limited to:
 - We will pay benefits subject to limits determined by your enrolled coverage amount.
 - We will pay for items lost in carry-on or checked baggage, in a personal or rented vehicle, or on hotel premises limited to the lesser of: (1) the actual purchase price of the item, (2) the replacement cost of the item if the Covered Person provides a receipt for the item, or (3) 75% of the replacement cost of the item.
 - We will pay benefits due to a loss, subject to a per-article limitation of \$300 for each replaced item and a high-risk article (such as jewelry, sporting equipment, or computers) limitation of \$500 per occurrence.
- *Travel Accident Protection:* May provide coverage for an accident resulting in death or dismemberment while on a Covered Trip, starting from the moment Covered Person leaves to the moment they arrive home. Benefits will be paid to beneficiaries according to the Plan documents unless a beneficiary is designated.
 - Limitations and exclusions include, but are not limited to:
 - The maximum payable to the Covered Person (or his/her beneficiaries) under all policies underwritten by AMEX Assurance Company is \$3,500,000.⁵

³ State Variations Apply

⁴ State Variations Apply

⁵ State Variations Apply

Terms, Limitations, and Exclusions for all Benefits

Secondary Coverage: This product provides secondary coverage only.⁶ It pays eligible benefits not paid by any primary insurance that you may have. Such primary insurance may include coverage provided by other voluntary insurance policies in which you may participate (e.g. homeowners, renters insurance) or benefits provided through the airline used for your Covered Trip. A Covered Person may be covered for similar benefits under different American Express products. If each product states that the similar benefits are either primary or that the benefits are excess, the product with the lower level of benefits will pay first and the other product will provide excess coverage.

This coverage may provide benefits in addition to those that may be available to you at no additional charge if you are an American Express Card Member.

Pregnancy: Certain benefits may not be payable due to pregnancy, resulting childbirth or abortion.⁷

Criminal or Fraudulent Activity: Benefits are not be payable due to a criminal offense or infraction or violation of the law, whether cited or charged, by or on behalf of the Covered Person or beneficiary; or due to the Covered Person or family member engaging in or committing fraud, abuse, or illegal activity of any kind.⁸

U.S. Economic or Trade Sanctions: If providing benefits under this policy would violate U.S. economic or trade sanctions, then the policy coverage will be void.

Billing

Premiums will be billed to your enrolled credit, charge, prepaid, or debit card account on the day you enroll. Your enrollment is not subject to automatic renewal and is applicable to a single Covered Trip. You may cancel your enrollment at any time prior to your Covered Trip departure date by providing advance written or verbal notice. Please refer to “Contact Us” section below for contact information.

Refunds

You can request a full refund within 14 days after receipt of your Plan documents. After the 14 day review period:

- Refunds for post trip departure benefits may be eligible on a pro-rated basis.
- Trip Cancellation/Interruption is non-refundable after purchase.⁹

No refunds are issued when the trip is completed and/or eligible claims are paid. Please refer to “Contact Us” section below for contact information.

No Minimum Essential Coverage

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” The Plan does not provide “minimum essential coverage” as may be required under the Affordable Care Act or as defined under section 5000A(f) of the Internal Revenue Code.

⁶ Alaska, Kansas, Montana, and South Dakota residents only – accidental injury and sickness medical expense and evacuation/repatriation coverage is provided on a primary basis.

Connecticut residents only – all benefits are provided on a primary basis.

Washington residents only – accidental injury and sickness medical expense coverage is provided on a primary basis while evacuation/repatriation coverage is provided on a secondary basis.

⁷ State Variations Apply

⁸ State Variations Apply

⁹ State Variations Apply

Group Trust (Applicable to residents of certain states¹⁰)

By purchasing AETI benefits, you agree to participate in the AMEX Assurance Travel Group Trust. The Trust is the policyholder for a group insurance policy issued by AMEX Assurance Company. By consenting to participate in the Trust, you become eligible for this group insurance coverage. For further inquiries, contact the Trust Administrator, AMEX Assurance Company.

Your Privacy

We provide you with "An Important Notice Concerning Enrollee Privacy," which is provided through a link entitled "An Important Notice Concerning Enrollee Privacy" at the bottom of every American Express Travel InsuranceSM webpage. This Notice applies to Enrollee Information (as defined in the Notice) collected for the American Express Travel InsuranceSM service. Please also see our Online Privacy Statement, which is provided through a link entitled "Privacy Statement" at the bottom of every American Express webpage. This Online Privacy Statement also applies to information collected about you on this website. By signing your name and clicking the "I Agree/Purchase" button, you acknowledge receipt of "An Important Notice Concerning Enrollee Privacy" and that you have read the "Online Privacy Statement."

Underwriter

American Express Travel Insurance (Policy AX0126, or Policy AETI-IND) is underwritten by AMEX Assurance Company, Administrative Office, Phoenix AZ. Coverage is determined by the terms, conditions, and exclusions of the respective policies (see above) and is subject to change with notice. This document does not supplement or replace the Policy.

This product may not be available to residents of certain states. American Express Travel Insurance is offered through American Express Travel Related Services Company, Inc., California license number 0649234.

For an overview of American Express Travel Insurance, including conditions, exclusions, and claim procedures, please refer to the Plan documents. Offer subject to change. This program may be modified, restricted, suspended, or otherwise cancelled upon notice to you.

American Express Travel Related Services Company, Inc., which is the licensed insurance agency offering you this coverage, will provide services to you on behalf of the insurer, AMEX Assurance Company, Administrative Office, Phoenix, Arizona and will not receive compensation based on the sale of this insurance. Both these companies are wholly owned by American Express Company who may receive a financial benefit for these insurance products.

Contact Us

If you have any questions, please contact us toll free at 1-800-228-6855 or visit us at www.americanexpress.com/travel-insurance.

You may also send written correspondence to:

PO Box 471792
Tulsa, OK 74147-1792

¹⁰ Alabama, Alaska, Arizona, Arkansas, California, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Illinois, Iowa, Maryland, Massachusetts, Missouri, Mississippi, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Wisconsin, and West Virginia