American Express® Travel Insurance

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General Information

This is a summary of the terms and conditions for American Express® Travel Insurance ("AETI" or "Plan") which is an optional fee-based product. Please read this document carefully; this is only a brief description of the insurance coverage available under the Plan. This summary is issued as a matter of information only and confers no rights upon the recipient. This document does not alter, amend, or extend the coverage, terms, exclusions, and conditions as set forth in the Plan documents.

Purchasing AETI is not required to purchase any other American Express product or service. This optional product provides insurance coverage that only applies in connection with the Covered Trip and for one of the reasons specified in the Plan.

AETI does not provide cancel for any reason coverage.

For a sample of the details of the terms, conditions, and exclusions of the Plan, please review the Sample of Insurance document, which is provided for informational purposes only, by clicking the Sample of Insurance link.

The actual complete terms, conditions, and exclusions of your purchased Plan, approved by your state's Insurance department, will be provided after purchase. Please read your Plan documents upon receipt, as the terms, conditions, and exclusions of your Plan can differ from those set out in this summary or in the Sample of Insurance to meet the requirements of your state insurance department.

Refunds

You can cancel AETI for a full refund by calling 1-800-228-6855 or at aacclaims@aexp.com within 15 days from receipt of the Plan documents. You will not be able to cancel AETI if you have started your trip or filed a claim.

Enrollment

Enrollment is limited to those individuals who maintain a permanent residence in one of the 50 United States ("U.S.") or District of Columbia ("DC"); however, not all products are available in all states, jurisdictions, or U.S. Territories.

Coverage

AETI provides coverage for covered losses up to the limit of insurance stated in the Plan. The Plan provides insurance coverage that only applies in connection with the Covered Trip and for one of the reasons specified in the Plan. AETI is not a cancel for any reason product. See the Sample of Insurance for details.

Primary and Secondary Coverages

AETI provides secondary coverages except for the Accidental Death or Dismemberment benefit, which means your other insurance or sources of reimbursement will pay before the Insurer (defined below) has an obligation to pay for your covered losses under AETI. The Accidental Death or Dismemberment benefit provides primary coverage and this insurance will pay covered losses

regardless of other insurance or sources of reimbursement.[1] Learn more by reading the Sample of Insurance.

Coverage from Other Sources

AETI provides benefits in addition to those that may be available to you at no additional charge when you use your American Express® Card. You may have coverage from other sources that provides you with duplicate coverage or similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this Plan with your existing renter's, personal liability, life, health, home, and automobile insurance policies as well as other sources of coverage. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Sanctions

If providing coverage under this Plan would violate U.S. economic or trade sanctions, then the coverage will be void.

Important Terms used in this Summary

Covered Person

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. 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.

- Special Note 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.

Covered Trip

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).

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

Effective Date

Effective Date means:

- For Trip Cancellation: Trip Cancellation is effective the earlier of 12:01 a.m. on the date:
    1. You applied for coverage as evidenced by phone, fax, or electronic transmission; or
    2. After the date your enrollment is postmarked.
- Coverage for Trip Interruption, Global Trip Delay, Global Baggage Protection, Travel Accident Protection, and Global Medical Protection is effective at 12:01 a.m. on the Covered Trip Departure Date, provided:
    1. Your enrollment is received and validated by Us; or
    2. Your enrollment is postmarked prior to or on the Covered Trip Departure Date.
- 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.

Summary Description of Benefits

The following is a summary of the benefits that are available under the Plan. You may choose to purchase coverage under some or all of the benefits and your premium may vary accordingly. Coverage levels may vary by state.

Limitations and exclusions may reduce the levels of coverage available to you. AETI can cover Complications of Pregnancy. However, benefits are not available for loss involving normal/routine pregnancy. Please review your Plan documents for details.

This Plan also includes a preexisting condition exclusion:

- A preexisting condition exclusion is when an insurance company limits coverage for a health condition that a covered person had before enrolling in the insurance.
- We will waive the preexisting condition exclusion for Covered Persons who are medically able to travel at the time the premium is paid for AETI; and the premium under the AETI plan is paid within 14 days of making the first trip deposit. Please review your Plan documents for details.

Additional details:

- *Trip Cancellation/Interruption:* Can 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 the Covered Trip is 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.[2] For a full sample list of covered events please see the Sample of Insurance.

- The Insurer (defined below) will 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 Person's 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.[3]

- *Global Medical Protection*: Can provide the following benefits, as long as care is received from a medical provider authorized by Us:
  - Emergency Medical/Dental Expense - can cover emergency medical and dental expenses if a Covered Person suffers a sickness or accidental injury on a Covered Trip.
  - Emergency Medical Evacuation/Repatriation - can help arrange and cover the cost of emergency transportation to a medical facility in the event of sickness or accidental injury. 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.

[2] State Variations Apply

        - 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]

For a full breakdown of limitations and exclusions see the Sample of Insurance.

- *Global Trip Delay*: Can provide reimbursement for lodging and other necessary expenses if: (a) a Covered Person's flight is overbooked and the Covered Person is 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 provide reimbursement 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*: Can 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. AETI can 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, (1) subject to a per-article limitation of $300 for each replaced item and (2) a high-risk article limitation (such as jewelry, sporting equipment, or computers) of $500 per occurrence.
- *Travel Accident Protection:* Can provide coverage for an accident resulting in death or dismemberment while on a Covered Trip, starting from the moment a 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.[4]

[3] State Variations Apply
[4] State Variations Apply

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. Please refer to the "Customer Service" section below for contact information.

Claims

You can file a claim by calling 1-800-228-6855 or at aacclaims@aexp.com.

Travel Assistance Services

Travel Assistance Services are provided by American Express Travel Related Services Company, Inc., 200 Vesey Street, New York, NY 10285, aacclaims@aexp.com, 1-800-228-6855, and can include Pre-Trip Planning, Emergency Assistance, Basic Inquiries, and Medical Assistance.

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.

Group Trust (Applicable to residents of certain states[5])

By purchasing AETI benefits, you are agreeing to participate in the AMEX Assurance Travel Group Trust or the AAC Statutory Trust, as applicable. 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

To learn about how American Express may collect, use, and share information about you and the choices that are available to you, please see the American Express Travel Insurance Privacy Notice. For more information about how American Express protects your privacy, please see the Privacy Statement.

Insurer

The insurer is AMEX Assurance Company ("AAC"), 18850 N 56th Street, Phoenix, AZ 85054; aacclaims@aexp.com, 1-800-228-6855. Coverage is determined by the terms, conditions, and exclusions of the respective policies (Policy AX0126 or Policy AETI-IND) and is subject to change with notice.

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

Producer

American Express Travel Insurance is offered and sold through American Express Travel Related Services Company, Inc. ("TRS") and TRS is the licensed sales organization, California license number 0649234. The contact information for TRS is 200 Vesey Street, New York, NY, 10285, aacclaims@aexp.com, 1-800-228-6855.

Compensation

TRS and AAC are wholly owned by American Express Company, and may receive a financial benefit from your purchase of this insurance product.

Telephone sales are completed by:

- A licensed insurance producer appointed by AAC; or
- Authorized sales representatives operating under the Limited Lines Travel Insurance Producer license of TRS in all jurisdictions except AZ, FL, MN, NY, DC, and the U.S. Territories. The Administrative address for TRS is: 200 Vesey Street, New York, NY, 10285.
    - **Important Note**: Limited Lines Travel Insurance Producers are only permitted to provide general information about the insurance offered and are not qualified or authorized to answer questions about the terms of the coverage or evaluate the adequacy of your existing insurance.

Help from your Insurance Department

Depending on your state of residence, your state Department of Insurance may have a toll-free consumer hotline. You can find contact information for state insurance departments on the National Association of Insurance Commissioners website (Third Party Resource). State insurance department information for California and Maryland residents:

- The California telephone number is 1-800-927-4357 or 1-213-897-8921
- For Maryland customers, the contact information for filing a complaint with the Insurance Administration is 1-800-492-6116 or insurance.maryland.gov

Customer Service

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