

American Express Travel Insurance FAQ's

See Terms and Conditions for all details.

What is AMEX Assurance Company?

AMEX Assurance Company is a wholly owned subsidiary of American Express Company that provides a wide spectrum of insurance products to meet a variety of travel needs.

Do I need to be an American Express Card Member to purchase American Express Travel Insurance?

No. American Express Travel Insurance can be purchased by all major credit cards.

Who is eligible for American Express Travel Insurance?

Any person who is at least 18 years old, a permanent resident of one of the 50 United States or the District of Columbia, and lives in a state where these products are available is eligible to purchase insurance for his/her family members and/or traveling companions.

Will this insurance cover trip destinations outside of the U.S.?

Coverage is worldwide except where coverage would violate US economic or trade sanctions. However, only permanent residents of one of the 50 United States or the District of Columbia are eligible for coverage under these insurance products.

What countries are subject to US economic or trade sanctions?

The Office of Foreign Assets Control (OFAC) continually updates a list of countries that are in violation of US economic or trade sanctions. To determine if a country you are planning to travel to is on the OFAC list, we recommend you consult the U.S. Department of the Treasury's website.

Can I buy insurance for someone else, even though I'm not traveling?

Yes, even if you are not taking the trip, you may purchase American Express Travel Insurance for other parties. Please note there are eligibility requirements for certain states.

Can I buy insurance for a trip that's already begun?

No. Insurance must be purchased prior to your trip. If your trip hasn't begun and you are traveling today, please contact us at 800-228-6855.

Does the insurance coverage apply on all trips I take?

Coverage is purchased on a per trip basis. Only the trip that you specify for coverage can be covered. You must re-enroll for each trip. If providing benefits under this policy would violate U.S. economic or trade sanctions, then the policy will be void.

This optional plan provides insurance coverage that only applies during the covered trip. 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 policy 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.

Is this coverage primary or secondary?

Coverage can be primary or secondary, based upon your state of residence and the applicable benefits. Refer to the Plan document received upon enrollment.

Am I still covered if I don't receive my Certificate of Insurance/Policy and other Plan Documents before I leave on my trip?

Yes, subject to the Coverage Effective dates found in each product's terms and conditions. If you do not receive your documents within approximately 7-10 days, please call us back so we can resend them.

What is a pre-existing condition?

A pre-existing condition is any condition (such as an injury or sickness) which causes you to have medications adjusted, exhibit symptoms, or seek treatment during the 90 days prior to and including the date your insurance coverage goes into effect. If you currently have a medical condition but it is controlled and stable throughout that 90-day period (that is, if you don't need to change your medication, treat or have symptoms), it's not considered a pre-existing condition. If your condition is related to pregnancy, refer to your Certificate of Insurance/Policy for additional details. Please contact us at 800-228-6855 if you have any questions.

Are there events or medical conditions that aren't covered?

Every travel protection plan contains exclusions and limitations. For information on what your coverage includes, please refer to your Certificate of Insurance/Policy.

How does trip cancellation and interruption of American Express Travel Insurance coverage work?

It reimburses forfeited, nonrefundable, unused payments or deposits if the traveler must cancel or interrupt their trip due to a covered reason.

Why do I have to choose a state before seeing information about insurance products?

Insurance regulations can vary by state, so choosing a state will assist us in providing the product information relevant to your state.

What is the appropriate state to select for my purchase?

The state of purchase is the state in which the customer is a permanent resident.

If my plans change, can I modify my coverage?

Yes. You can modify or cancel your coverage any time prior to your trip. No coverage changes or cancellations for any products can be made after your trip has begun. A new premium based on your changes will be calculated as necessary.

To make a change to your policy or to cancel, contact a representative at our toll free number 800-228-6855 or e-mail us at AETI@aexp.com.

What is the refund policy?

You can request a full refund within 14 days after receipt of your Certificate of Insurance/Policy and other 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 (Kentucky and Michigan residents only – trip cancellation is non-refundable after purchase).

No refunds are issued after the trip has begun and/or eligible claims are paid

What is American Express Travel Insurance Travel Assistance and how can it support you?

All American Express Travel Insurance individual products and packages give you access to the 24-hour hotline during your Covered Trip at no additional charge. For Travel Assistance on your Covered Trip, just call our 24-hour hotline. The number is 800-228-6855 if you're calling from the U.S. or 303-273-6497 if you're calling collect from outside the U.S. American Express Travel Insurance's 24 hour Travel Assistance hotline can help you with:

Pre-trip Information

- Visa and/or Passport requirements
- Inoculation information
- Travel warnings

Worldwide Assistance While Traveling

- Medical referrals—help locating qualified doctors and dentists in the area who speak your language
- Medical monitoring—if you're hospitalized when traveling, medical advisors monitor your case from admission until discharge, keeping in close contact with the attending physician, your family physician, and your family
- Legal referrals—help finding convenient legal assistance
- Lost baggage assistance—help with the return of lost baggage by coordinating with the commercial carrier
- Interpretation/translation assistance—emergency telephone translation services in major languages and referrals to interpreter services
- Locating ATMs—help finding ATMs around the United States and in many foreign cities
- Weather forecasts—detailed short-term weather forecasts or month-to-month averages
- Foreign exchange rates—timely foreign exchange rates for currencies around the world

How do I file a claim?

To file a claim, contact us through the claims phone number or address found in your Certificate of Insurance/Policy or in the "Claims" link on the top of our website. To have an electronic copy of your Certificate of Insurance/Policy sent to you, email us with your request and identification number you received at the time of your purchase.

What kind of proof do I need for a claim?

To help validate your claim, you should retain any receipts, police reports, medical bills, and other documents relating to the loss(es) involved. The specific proof you will need varies depending on what type of loss you incurred and under what benefit you are filing a claim. For specific details, please review the Proof of Loss section in your Certificate of Insurance/Policy under the benefit for which you are submitting a claim. Our claims department will advise you of what documentation will be requested to validate a claim.

When will I receive my claim payment?

Payment varies depending on the benefit for which you are submitting a claim and will be issued after proper proof of loss is received and the claim is validated.

How long do I have to file a claim after a loss?

We ask that you contact us to file a claim as soon as possible after the loss occurs. Any specific time requirements are outlined in your Certificate of Insurance/Policy.

For Trip Cancellation/Interruption coverage, can I submit a claim after the scheduled trip departure date?

Yes. Please refer to your Certificate of Insurance/Policy for details.

For Trip Cancellation/Interruption coverage, must I contact the airline, hotel, etc. prior to submitting a claim?

Follow the cancellation instructions outlined by each supplier if you are cancelling or interrupting your trip as soon as you are aware of the change. Please contact us to submit a claim as soon as you are aware that you will be canceling or interrupting your trip.

How does this coverage differ from what may be included in my charge or credit card benefits?

Certain cards provide insurance or may provide different benefits, please check with your card issuer to see what may be included with your card.