

Terms and Conditions

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Terms Change Upon Account Upgrade

The following is a summary of the changes that will be made to your account if you accept this upgrade offer. Other rates and fees will remain the same.

Annual Membership Fee: Approximately 45 days after your account is upgraded, you will be charged a prorated Annual Membership Fee for your new Card based on the time remaining until your next account anniversary date. You will also receive a prorated refund for any annual fee paid on your previous Card.

Revised Terms	
Annual Membership Fee	\$75

There is no annual fee for Additional Hilton Honors Surpass Cards.

You will receive a new [Card Member Agreement](#) and other account terms that provide additional details about the benefits and services associated with your new Card.

The Hilton HonorsTM Surpass[®] Credit Card from American Express is issued by American Express Bank, FSB. ©2017 American Express Bank, FSB. All rights reserved. ©2017 Hilton Honors Worldwide, LLC.

Hilton HonorsTM membership, earning of Points & MilesTM when booking direct and redemption of Points are subject to Hilton Honors Terms and Conditions. Excludes Hampton by Hilton Hotels in the People's Republic of China.

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OFFER TERMS

You can earn 100,000 Hilton Honors Bonus Points after you spend \$3,000 on purchases on your Card in your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$3,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). Purchases to meet the spend requirement of this offer include those made by both the Basic and Additional Card Members on the Card Account. Purchases to meet the spend requirement of this offer do NOT include fees or interest charges, balance transfers, cash advances, purchase of travelers checks, purchase or reloading of prepaid cards, or other cash equivalents. Hilton Honors Bonus Points will be credited to your Hilton Honors account 6 - 8 weeks after the spend requirement has been reached. Additional Card Members are not eligible to receive this offer. Bonus Points do not count toward elite tier qualification; for more information, visit HiltonHonors.com/terms. For questions regarding your Card account, please call the number on the back of your Card. If your application is not received by 5/31/2017, you will not be eligible for the 100,000 Hilton Honors Bonus Points offer even if your application is approved. American Express reserves the right to modify or revoke offer at any time.

BENEFIT TERMS

The following benefits and services are subject to change or cancellation.

Account Manager

Account Managers and Agents must be at least 18 years old.

American Express Presale

During the specified sales period, tickets are available exclusively to all American Express® Card Members (including Prepaid and International Cards). Tickets must be purchased with an American Express Card (including Prepaid and International Cards). Standard service charges apply. Offer is subject to availability. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole discretion of American Express. Some events may not be accessible to Card Members with disabilities.

Amex Mobile app

The Amex® Mobile app and app features are available only for eligible Card accounts in the United States. American Express® prepaid Cards and Cards issued by non-American Express issuers are not eligible. To log in, Card Members must have an American Express user ID and password or create one in the app.

Amex Mobile app

Available for iPhone® and iPad® running iOS 9.0+ and devices running Android™ 4.4+ only.

Complimentary Gold Status

You will receive complimentary Hilton Honors™ Gold status with your Hilton Honors™ Surpass® Card from American Express. If your Hilton Honors Surpass Card is cancelled for any reason, your complimentary Hilton Honors Gold status will be cancelled. American Express reserves the right to change, modify, or revoke complimentary Hilton Honors™ Gold status at any time. You may be able to maintain your Gold status through stays, nights or Hilton Honors Base Points earned in a calendar year from the Hilton Honors™ Program. For more information about Gold status, visit [HiltonHonors.com/Terms](https://hiltonhonors.com/terms).

Bonus Points earned using your Hilton Honors Surpass Card from American Express do not qualify for the 25% bonus from Hilton Honors.

Bonus Points do not count toward elite tier qualification in the Hilton Honors Program.

Gold benefits are subject to availability and vary by hotel.

Gold members will receive space-available room upgrades at participating Hilton Hotels & Resorts, Waldorf Astoria™ Hotels & Resorts, Conrad® Hotels & Resorts, Curio – A Collection by Hilton™ and DoubleTree by Hilton™. Room upgrades are determined by the property at time of check-in. Upgrades exclude executive suites, villas and specialty accommodations.

In-room, high speed Internet access is not complimentary at properties with a resort charge. Other restrictions apply. For more information on Gold status benefits, visit [HiltonHonors.com/MemberBenefits](https://hiltonhonors.com/memberbenefits).

Free night value based on the average nightly value of the stay, up to 4 free nights on a stay of 20 consecutive nights within the same stay. All-inclusive and Distinctive properties excluded. See [Hilton Honors Program Terms & Conditions](#).

Destination Family

Valid for new bookings made through American Express Travel and eligible Travel Associate Platform agencies with participating travel providers: Abercrombie & Kent, Royal Caribbean International, Regent Seven Seas Cruises, Tauck World Discovery, and Travel Impressions. Benefit varies by provider. Payment must be made with an American Express Card. Program benefits may not be available to residents outside of the contiguous United States. Card Member must travel on itinerary booked. Limit one benefit package per booking. May not be combined with other offers unless indicated. Blackout dates apply and benefits are subject to change. Benefits listed are non-transferable, subject to availability, and cannot be redeemed for cash or credit. Available to all U.S. American Express Corporate, Consumer, OPEN and Prepaid Cards.

Diamond Status

If in any calendar year of Card Membership your total eligible purchases on your Hilton Honors™ Surpass® Card from American Express Card account reach \$40,000, you will be upgraded to Hilton Honors Diamond status for the remainder of the calendar year in which Diamond status was earned through the end of the next calendar year. Allow 10 to 12 weeks from the time your total eligible purchases reach \$40,000 for your status to be upgraded.

Standard requirements must be met each calendar year to maintain Diamond status for subsequent periods. For

more information on how to maintain your Diamond status each year with qualifying stays, nights or Hilton Honors Base Points and for complete Terms and Conditions, visit [HiltonHonors.com/Terms](https://hiltonhonors.com/terms).

Diamond benefits are subject to availability and vary by hotel.

Bonus Points earned using your Hilton Honors Surpass Card from American Express do not qualify for the 50% bonus from Hilton Honors.

Bonus Points do not count toward elite tier qualification in the Hilton Honors Program.

Diamond benefits are subject to availability and vary by hotel. Diamond members will receive space-available room upgrades at participating Hilton Hotels & Resorts, Waldorf Astoria™ Hotels & Resorts, Conrad® Hotels & Resorts, Curio – A Collection by Hilton™, and DoubleTree by Hilton™. Room upgrades are determined by the property at time of check-in. Upgrades exclude executive suites, villas and specialty accommodations. Other restrictions apply. Executive Floor Lounges are available only at select properties. At Hilton Hotels & Resorts, Conrad® Hotels & Resorts, Curio – A Collection by Hilton™, and DoubleTree by Hilton™ with Executive Floor Lounges, Diamond status members and up to one additional registered guest in the same room will enjoy complimentary access to the Executive Floor Lounge, even if Member did not receive a room upgrade to the Executive Floor. Other terms apply. For complete information on Diamond status benefits, visit [Honors.com/MemberBenefits](https://hiltonhonors.com/memberbenefits).

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Standard requirements must be met each calendar year to maintain Diamond status for subsequent periods.

Free night value based on the average nightly value of the stay, up to 4 free nights on a stay of 20 consecutive nights within the same stay. All-inclusive and Distinctive properties excluded. See [Honors Program Terms & Conditions](#).

Dispute Resolution

Not all disputes are resolved in the Card Member's favor.

Entertainment Access® or Membership Experiences

Offer valid in select cities. During the specified sales period, tickets are available exclusively to all American Express® Card Members (including Prepaid and International Cards). Tickets must be purchased with an American Express Card (including Prepaid and International Cards). Standard service charges apply. Offer is subject to availability. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole discretion of American Express. Some events may not be accessible to Card Members with disabilities.

Global Assist® Hotline

While Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members are responsible for the costs charged by third-party service providers. For full Terms and Conditions, see americanexpress.com/GAterms.

Hilton Honors™ Bonus Points on Eligible Purchases

Hilton Honors™ Bonus Points earned using your Hilton Honors™ Surpass® Card from American Express:

You will receive 3 Hilton Honors Bonus Points for each dollar of eligible purchases.

You will receive 9 additional Hilton Honors Bonus Points, for a total of 12, for each dollar of eligible purchases charged directly with a participating hotel within the Hilton Portfolio.

You will receive 3 additional Hilton Honors Bonus Points, for a total of 6, for each dollar of eligible purchases at the following categories of merchants excluding superstores and warehouse clubs: restaurants located in the U.S., supermarkets located in the U.S. and on gasoline at gas stations located in the U.S.

Bonus Points do not count toward elite tier qualification in the Hilton Honors Program.

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Hilton Honors Bonus Points you earn with your Card will be posted to your Hilton Honors account 6 to 8 weeks after the end of your billing period.

Merchants are assigned codes based on what they primarily sell. A purchase will not earn additional points if the merchant's code is not eligible. Purchases made through a third-party payment account or on an online

marketplace (with multiple retailers) will not earn additional points.

A purchase may not earn additional points if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Hilton Honors™ Program & Copyright

Hilton Honors™ membership, earning of Points & Miles™ when booking direct and redemption of Points are subject to [Hilton Honors Terms and Conditions](#). Excludes Hampton by Hilton Hotels in the People's Republic of China.

Lowest Hotel Rates Guarantee

If you book a qualifying prepaid hotel rate on [amextravel.com](#) and then find the same room, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. Your claim must be submitted prior to cancellation and/or change fees coming into effect per the hotel's policies specific to the room you booked on [amextravel.com](#). As an example, if a room rate is subject to cancellation fees starting 72 hours before check-in, the claim must be submitted prior to that time. The "Lowest Rate Guaranteed" policy applies only to online rates available to the general public and excludes (1) non-refundable rates (2) rates or discounts that are not available to the general public, including, but not limited to, corporate, group, charter, meeting/convention, AAA, government/military, and senior citizen rates/discounts; or (3) hotel rooms booked through or in combination with frequent stay, loyalty, points, coupon promotions, rooms won through contests or sweepstakes or transferred, or rooms booked on opaque websites that do not allow you to see the name of the hotel until your reservation is complete, and (4) rates booked through the FINE HOTELS & RESORTS program. [Details](#)

Online Booking Bonus

You will receive 500 Hilton Honors™ Bonus Points from Hilton Honors for each qualifying stay at any of the participating hotels and resorts within the Hilton Portfolio when the stay is booked online at any Hilton Honors brand website and paid for with your Hilton Honors™ Card. Please allow 6 to 8 weeks from the date of your stay for Bonus Points to appear within your Hilton Honors™ account. Bonus Points do not count toward elite tier qualification in the Hilton Honors Program. Any modification to a reservation booked online will not receive the 500 online booking bonus points if the reservation is modified through any system other than online. For more information on qualifying stays in the Hilton Honors™ Program, please visit [HiltonHonors.com/Terms](#).

Personalized Travel Service

American Express Travel Related Services Company, Inc., when acting solely as a sales agent for travel suppliers, is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives for reaching sales targets or other goals, and may also provide incentives to our travel counselors. For more information please visit [www.americanexpress.com/travelterms](#) California CST#1022318, Washington UBI#600-469-694, Iowa TA#669.

Personalized Travel Service is provided by third party franchisees, not directly by American Express. Fees may apply.

Priority Pass™ Select

You will be automatically enrolled in Priority Pass™ Select after your first purchase is made with your Hilton Honors™ Surpass® Card from American Express. Once enrolled, you will receive your Priority Pass Select card directly from Priority Pass within 6 to 8 weeks. The annual membership fee valued at \$99 is waived each year for Hilton Honors Surpass Card Members. All lounge visits are subject to a fee of U.S. \$27 per person per visit, which will be automatically charged to your Card. Priority Pass Select membership automatically renews on the anniversary date of your enrollment. Priority Pass membership may be cancelled by American Express if your Card is cancelled or in default. Cash advances, balance transfers, fees or interest charges, purchases of traveler's checks, purchases or reloading of prepaid cards or purchases of other cash equivalents do not apply towards the first purchase requirement. Priority Pass Select membership provides access to airport lounges participating in the Priority Pass Select program. Priority Pass Select lounge partners and locations are subject to change. To access a lounge, you must show your valid Priority Pass Select card and an airline ticket for travel on the same day for you and each of your guests. Additional Card Members are not eligible for this benefit. In some lounges, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Amenities may vary among airport lounge locations. Lounge fees and rules of participating lounges are subject to change. Priority Pass Select membership is subject to the Priority Pass Conditions of Use. You will receive your Priority Pass Select card and membership package 6 to 8 weeks after your first purchase. For complete Priority Pass terms and conditions and a listing of participating lounges, please visit [www.prioritypass.com](#).

Return Protection

Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Card Member account per calendar year based on the date of purchase. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in the original purchase condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms.

Roadside Assistance Hotline

Roadside Assistance Hotline is a 24-hour dispatch hotline that can send a tow operator or locksmith to assist in an emergency situation. While Roadside Assistance Hotline is available at no additional charge, the Card Member will be charged for any services or goods provided. Tow operator or locksmith can provide the following services: towing, winching, jump starts, flat tire change when Card Member has a workable spare, lockout service when key is in vehicle and delivery of up to 2 gallons of fuel. Services are available when traveling within the 50 United States, the District of Columbia, Canada, Puerto Rico and the U.S. Virgin Islands and only when Card Member is present with the eligible vehicle. This product does not cover some vehicles, e.g. rental vehicles, motorcycles, taxicabs, unlicensed vehicles, tractors and trucks over 10,000 lbs gross vehicle weight. Other important exclusions apply. We may be unable to provide you with coordination and assistance services in case of inclement weather or on roadways which restrict access to certain service providers. Lockout service may be unavailable for vehicles with transponder keys. Subject to additional important terms, conditions and exclusions. For full Terms and Conditions, call 855-431-1156 or see americanexpress.com/RAtterms.

ShopRunner

ShopRunner Benefit Terms and Conditions

Enrolling in the Benefit. To get the free ShopRunner membership benefit compliments of American Express (the "benefit"), you must go to www.shoprunner.com/americanexpress and verify your eligibility for the benefit with an eligible Card account number and then complete the sign up for a ShopRunner membership account ("ShopRunner account"). For details on how the ShopRunner membership works, please see the ShopRunner Terms and Conditions at <https://www.shoprunner.com/terms/sr/> which govern the use of your ShopRunner membership benefit. You may also be able to enroll in this benefit through access provided to ShopRunner at participating online stores or through an email provided by American Express if it has determined that you have an eligible Card. An "eligible Card" means an American Express U.S. Consumer or Small Business Credit or Charge Card that is not cancelled and that is issued to you by a U.S. banking subsidiary of American Express. Prepaid Cards and products, American Express Corporate Cards and American Express-branded Cards or account numbers issued by other financial institutions are not eligible. ShopRunner will verify with American Express the eligibility of your Credit or Charge Card account number for the benefit.

Maintaining the Benefit. To maintain this benefit on your ShopRunner account, you must maintain an eligible Card. The benefit may be cancelled on your ShopRunner account if you do not have an eligible Card. You can maintain only one benefit per eligible Card. During your enrollment in the benefit, ShopRunner and American Express will verify your benefit eligibility.

Treatment of Existing ShopRunner Memberships. If you enroll in the benefit and sign up with an existing ShopRunner account, ShopRunner will cancel the term of your existing ShopRunner account. If you paid a fee for any unused portion of the cancelled term of membership, ShopRunner will provide you with a pro rata refund for that portion in accordance with ShopRunner's refund policy. The refund will be processed within 2-4 weeks after enrollment and will be issued to the payment method you used to pay the fee. If a portion of the cancelled term of membership was promotional or free, the free period will be cancelled by ShopRunner and forfeited by you. If you currently have a free or promotional membership on your ShopRunner account, you should consider whether to enroll in the benefit at this time.

General Terms. An eligible Card can be used to verify eligibility for only one benefit enrollment. American Express may receive and use your personal data from ShopRunner, which may include personally identifiable information and Credit Card information, to determine eligibility and further develop features and services related to the benefit. American Express may send you emails regarding your enrollment in this benefit. Any information American Express collects from you or from ShopRunner shall be governed by the American Express Online Privacy Statement (<https://www.americanexpress.com/privacy>). American Express may change, modify, cancel, revoke, or terminate this benefit at any time. You can review these Terms and Conditions at any time by visiting <https://www.shoprunner.com/terms/amex/>.

Spending Limits

When you request that we apply a limit as described below on Charges incurred by an Additional Card Member on

your Account, you agree to these terms. These terms supplement, and are incorporated by reference into, the terms of your Card Member Agreement.

At your request, we may agree to apply a limit to the total dollar amount of Purchases, during each billing period, that are charged to Card numbers associated with one or more specified Additional Card Members on your Account. At your request, we may agree to apply a limit to the total dollar amount of cash access transactions at ATMs, during each billing period, that are made using Card numbers associated with one or more specified Additional Card Members on your Account. If we agree to apply a limit, it is not a guarantee that the Additional Card Member will be able to make Purchases or cash access transactions up to the applicable limit. In applying any limit we will not take into account any credits (such as for returned merchandise or for payments), even if a credit relates to a Purchase made by the Additional Card Member. Any request that we change a limit may not be effective until a subsequent billing period. Any Charges (as defined below) incurred by the Additional Card Member prior to the date during a billing period that we apply the limit will not be subject to the limit for that billing period.

Because of systems or administrative considerations, arrangements with merchants, or for other business reasons, we may, but are not required to, treat some Purchases and/or cash access transactions (collectively, Charges) as not being subject to any such limits. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. While we typically require merchants to obtain an authorization for purchases and submit final transaction documentation for payment in a timely manner, a limit may not apply or may be exceeded when a merchant does not obtain an authorization for any reason; when a merchant obtains an authorization for a partial amount of the final charge submitted to us for payment; or when such submissions are not submitted or processed at the same time that the authorization is obtained. Examples may include, but are not limited to: Charges made outside of the U.S., in duty-free stores, or on board airplanes or cruise vessels; international airline ticket Purchases; vehicle rentals; lodging stays extended beyond original reservation period; certain mail order Purchases; Purchases billed on a recurring basis; Purchases at gas stations; telecommunications charges, including charges incurred with calling cards; taxicab charges; security deposits; late, damage or other fees in connection with rentals; Purchases billed in installments; restaurant tips and other gratuities; and Charges that occur before the end of billing period, if the Charge is posted to your Account after the Closing Date of that billing period. Any limit will not be applied to Charges for foreign currency or for travelers cheques or gift cheques obtained other than by telephone from us.

The Spending Limit for the Additional Card Member(s) is optional. If no Spending Limit is set on the Additional Card, spending capacity on this Card will be subject to the Basic Card Member's account terms and conditions.

The American Express Auto Purchasing Program Disclosure

Guaranteed Savings not available in all states. In these states a "Target Price" is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured. Your configured vehicle may not be available or in-stock at the participating Certified Dealer. With Guaranteed Savings, the selected participating TrueCar Certified Dealer guarantees that you will receive at least a certain, stated minimum savings amount off the base Manufacturer's Suggested Retail Price ("MSRP"), including any vehicle-specific manufacturer incentives that may be available when you visit the participating Certified Dealer. Guaranteed Savings only applies to new, in-stock vehicles at the selected participating TrueCar Certified Dealers. Incentives subject to certain terms, conditions and restrictions; see participating TrueCar Certified Dealer for details.

Year-End Summary

The Online Year-End Summary, available each January, reflects charges posted to your account from January 1st through December 31st of the prior year.

AMEX ASSURANCE COMPANY DISCLOSURES

For important information on policy terms, go to americanexpress.com/benefitsguide

Baggage Insurance Plan

American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0400, Policy AX0401, Policy BIP-AX0402, or Policy BIP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000100. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. To be covered, you must pay the entire fare for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare means the cost of the full fare for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card, American Express Membership Rewards® Points or a combination of both for the entire fare. But if you use another form of

payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For checked baggage, a written report of the loss must be filed with the Common Carrier. For carry-on baggage, a written report of the loss must be filed with a local law enforcement agency if theft is suspected. For full Terms and Conditions, see americanexpress.com/BIP/terms.

Car Rental Loss and Damage Insurance

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0925, Policy AX0926, Policy CRLDI-AX0927, or Policy CRLDI-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000101. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. Coverage applies for the first 30 days of a vehicle rental and when rented from a Car Rental Company. Coverage is not available for ride-sharing companies that allow individuals to rent out their personal vehicle. This policy does not cover some vehicles, e.g. full-sized sport utility vehicles, trucks, off-road vehicles, cars with an original manufacturer's suggested new retail price of USD \$50,000 or more, and exotic cars, as described in the Terms and Conditions. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. This product provides collision damage to the rented vehicle but does not cover such things as injuries to you, any passenger in your insured vehicle, injury to other persons, or damages to other vehicles or property. For full Terms and Conditions, see americanexpress.com/CRLDI/terms.

Extended Warranty

Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0953, Policy AX0954, Policy EW-AX0958, or Policy EW-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000104. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau, and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Extended Warranty can extend the terms of the original manufacturer's warranty on warranties of five years or less. We match the length of the original warranty if the original manufacturer's warranty is less than one year, and we provide one additional year if the original manufacturer's warranty is between one year and five years. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items with physical damage, damage as a result of natural disaster, software, motorized devices and vehicles and their parts. Other important exclusions apply. You will only be covered up to the amount charged on your eligible Card; coverage is limited up to a maximum of USD \$10,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. This product is in excess of other warranty plans that you have in place for the eligible item. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see americanexpress.com/EW/terms.

Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0951, Policy AX0952, Policy AX0956, or Policy PP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000105. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items lost by Card Member, consumable and perishable items, motorized vehicles and their parts or accessories, and items damaged partially or entirely by natural disaster or normal wear and tear. Other important exclusions apply. You will only be reimbursed for the amount charged to your eligible Card; coverage is limited up to USD \$1,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, see americanexpress.com/PP/terms.

Travel Accident Insurance

Travel Accident Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0948, Policy AX0949, or Policy TAI-AX0955. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under CRCB000000106. This benefit is not available to

residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. To be covered, you must pay the Entire Fare** for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare** means the cost of the full fare for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card, American Express Membership Rewards® Points or a combination of both for the entire fare. But if you use another form of payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered, except for New Hampshire residents. Please read important exclusions and restrictions. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see americanexpress.com/TAlterms.

**Definition of entire fare differs for residents of New Hampshire. See full Terms and Conditions for details.