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BAGGAGE INSURANCE PLAN *

Whether for business or pleasure, travel can sometimes involve some unique risks. What happens when you arrived but your baggage didn't? Fortunately you have options.

- Protection When You Travel:**

The Baggage Insurance Plan* can provide coverage against loss, stolen or damage to checked and carry-on baggage when Common Carrier Conveyance (plane, train, ship, helicopter, or bus) tickets are charged to your eligible American Express Card.

- Up to \$1,250 for Carry-On Baggage:**

Coverage up to \$1,250 for carry-on baggage and certain carry-on personal effects while these covered items are on board the Common Carrier Conveyance (plane, train, ship, helicopter, or bus). For New York State residents, there is a \$10,000 aggregate maximum limit for all Covered Persons per Covered Trip.

- Up to \$500 for Checked Baggage:**

You are also eligible for coverage of up to \$500 for checked baggage in excess of coverage provided by the Common Carrier Conveyance (plane, train, ship, helicopter, or bus). For New York State residents, there is a \$10,000 aggregate maximum limit for all Covered Persons per Covered Trip.

- Benefits for Platinum and Centurion Cardmembers Only:**

Coverage for checked and carry-on baggage is available for a combined maximum up to \$3,000.

The maximum benefit for checked baggage per Eligible Person per Covered Trip is \$2,000, in excess of checked baggage coverage provided by Common Carrier Conveyance (plane, train, ship, helicopter, or bus). For New York State residents, there is a \$10,000 aggregate maximum limit for all Covered Persons per Covered Trip.

Frequently Asked Questions

1. Is every person that I purchase a ticket for covered?

Yes, as long as each person meets the definition of an Eligible Person. Eligible Persons are Cardmembers, their spouses/domestic partners, dependent children under the age of twenty-six (under the age 30 for Florida residents), Additional Cardmembers, their spouses/domestic partners, and dependent children under the age of twenty-six (under the age 30 for Florida residents).

2. Are losses while traveling in a rental car covered?

No, the program covers losses from Common Carrier Conveyances, such as a plane, train, ship, helicopter, bus, taxi or airport shuttle, which are vehicles (other than rented vehicles) operated by a Common Carrier licensed to carry passengers for hire for which a fare must be paid. As a rental car is not a Common Carrier Conveyance, losses from them are not eligible under the program.

3. Are tickets obtained with frequent flyer miles or Membership Rewards® points covered under the Baggage Insurance Plan*?

To be covered under the Baggage Insurance Plan* you have to pay the Entire Fare using your American Express Card or combined with Membership Rewards® points. Entire Fare does not include Frequent Flyer Miles.

4. Are there any special limits for high-risk items and what constitutes a high-risk item?

Yes, coverage for high-risk items is limited to a combined maximum of \$250 for each eligible person. These high-risk items include, but are not limited to, jewelry, sporting, photographic or electronic equipment, computers, and audio/visual equipment.

5. Do I have to be a resident of the U.S. to be eligible for the coverage?

To be eligible for coverage you must be a resident of the U.S. or one of its territories or possessions and the eligible Card account used must be billed in the U.S.

6. Are there maximum benefit limits per person?

Coverage is provided up to \$1,250 for carry-on baggage and up to \$500 for checked baggage. For Platinum and Centurion Cardmembers, coverage is provided up to \$2,000 for checked baggage and up to a combined maximum of \$3,000 for checked and carry-on baggage. For New York State residents, there is a \$10,000 aggregate maximum limit for all Covered Persons per Covered Trip.

** American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0400, Policy BIP-IND, Policy AX0401, or Policy BIP-AX0402. For residents of GU, MP, FM, MH and PW, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000100. Coverage is determined by the terms, conditions, and exclusions of the Policies and is subject to change with notice. This document does not supplement or replace the Policies.*

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