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## Claim Center: Claims and Benefits Information

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### PURCHASE PROTECTION \*

Pull a loose string on your sweater and you are left with a giant hole? Spill your morning coffee on your brand new cell phone? Good thing you have a Card that can protect your purchases.

- **Protect Your Purchases:**  
Purchase Protection\* can protect eligible purchases made with the card in the event they are accidentally damaged or stolen for up to 90 days from the date of purchase.
- **Worldwide Coverage:**  
Purchases made worldwide with the Card are eligible, including gifts purchased for others.
- **Up to \$1,000 per Occurrence:**  
Coverage is limited to up to \$1,000 per Occurrence (\$10,000 for Platinum Card® and Centurion® Card members), up to \$50,000 per Cardmember Account per calendar year, and is in EXCESS of other sources of indemnity.

### Frequently Asked Questions

**1. Do I need to enroll my purchases to have coverage under the plan?**

Purchase Protection\* is a benefit on your American Express Card, and you do not have to enroll your purchases for them to be eligible for coverage under the plan.

**2. I did not purchase my item in the U.S., is it eligible for coverage under the plan?**

Eligible purchases made anywhere in the world, when charged to the Card, can be eligible for coverage under Purchase Protection\*.

**3. If I buy an item on my American Express card and give it to a friend as a gift, would it be covered if it were stolen from them?**

Eligible gifts purchased on your American Express Card can be protected for up to 90 days from the date of purchase. We will need a police report number for claims made for stolen items.

**4. I purchased an item by redeeming Membership Rewards® points, is it eligible for coverage?**

Eligible items purchased with Membership Rewards® points can be eligible for coverage under Purchase Protection\*.

**5. What if the entire amount of the item(s) are not purchased on my American Express card?**

We would encourage you to purchase your items in full on your American Express Card to ensure they can be covered for the full amount of your purchase up to the coverage limit. However, should the entire amount of your purchases not be made on your American Express Card you may be reimbursed up to the amount charged to your American Express Card up to the coverage limit.

*\* Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0951, Policy PP-IND, Policy AX0952, or Policy AX0956. For residents of GU, MP, FM, MH and PW, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000105. 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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