

New Text Document

PREMIUM CAR RENTAL PROTECTION DETAILS AMEX

Premium Car Rental Protection (PCRP) is insurance coverage offered by American Express Travel Related Services Company, Inc. to help protect American Express Cardmembers and Passengers when the Cardmember uses an enrolled Card to pay for a Car Rental from a Rental Company. Coverage includes 1) reimbursement for damage to or theft of the Rental Auto and personal property, and 2) medical expenses and death and dismemberment benefits resulting from a Covered Accident. Coverage is worldwide except for vehicles rented in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand.

* This coverage provides benefits in addition to those that may be available to you at no additional charge when you use your American Express Card.

Enrollment is available to Consumer and Small Business Cardmembers residing in the 50 United States of America or the District of Columbia. Corporate Cardmembers are not eligible.

What the Plan Covers

The \$100,000 coverage level with a premium of \$24.95 covers:

Up to \$100,000 of primary damage and theft coverage for the rental car.

- Up to \$100,000 of Accidental Death and Dismemberment (AD&D) coverage.
- Up to \$15,000 per person of excess coverage for Medical Expenses.
- Up to \$5,000 per person of excess coverage for personal property, maximum of \$10,000 for all. For Florida Residents, up to \$15,000 per person of excess coverage for personal property, maximum of \$25,000.
- This product does not include liability coverage

The \$75,000 coverage level with a premium of \$19.95 covers:

- Up to \$75,000 of primary damage and theft coverage for the rental car.
- Up to \$75,000 of Accidental Death and Dismemberment (AD&D) coverage.
- Up to \$7,500 per person of excess coverage for Medical Expenses.
- Up to \$2,500 per person of excess coverage for personal property, maximum of \$5,000 for all.
- This product does not include liability coverage

For California Residents

The \$100,000 coverage level with a premium of \$17.95 covers:

- Up to \$100,000 of primary damage and theft coverage for the rental car.
- Up to \$250,000 of Accidental Death and Dismemberment (AD&D) coverage.
- Up to \$15,000 per person of excess coverage for Medical Expenses
- Up to \$5,000 per person of excess coverage for personal property, maximum of \$10,000 for all.
- This product does not include liability coverage

Premium

There is no cost to enroll in Premium Car Rental Protection, and there are no monthly, annual, or cancellation fees. The Cardmember pays a flat fee of \$19.95 or

New Text Document

\$24.95 per rental (\$17.95 for California residents) each time a rental car is charged to his or her enrolled American Express Card, until coverage is terminated. The flat rate covers the duration of the rental, for up to 42 consecutive days (up to 30 consecutive days for Washington Cardmembers).

Vehicles Covered by the Plan

The Plan covers most vehicles typically available from a Rental Company, from smaller economy sizes to large luxury sedans, convertibles, exotic cars (worth more than \$50,000), minivans, vans, pickup trucks, and full-sized SUVs. The vehicle must be rented from a Rental Company, which is a commercial rental agency that rents passenger-type motor vehicles, but it does not include a company whose primary business is something other than renting cars, such as an auto body shop or a moving van company. Excluded vehicles include: automobiles that have been customized or modified from the manufacturer's factory specifications, except for driver's assistance equipment for the physically challenged; any rented vehicle used for hire or commercial purposes; antique cars (cars over 20 years old or cars that have not been manufactured for over 10 years); limousines; and off-road vehicles, motorcycles, motorbikes, mopeds, recreational vehicles, golf or motorized carts, campers, moving trucks or moving vans, and trailers. Vehicles covered may vary by state. Please see your Plan documents.

Determining coverage of personal car insurance or business insurance

It's possible that a Cardmember's personal car insurance or business insurance might cover these types of losses. However, here are a few things to keep in mind:

- Premium Car Rental Protection is primary insurance of theft of and damage to the rented vehicle, which means enrollees won't have to use their own insurance first, or pay a deductible. Please note, there may occasionally be some instances in which your personal car insurance company could still be notified, such as if you caused an accident that resulted in changes to your driving history report.
- Also, insurance policies often vary in their coverage of rental cars, or out-of-state or international driving. Cardmembers should check personal policies carefully to see whether they're covered for rental cars. But this plan covers enrollees almost anywhere in the world unless coverage would be in violation of U.S. economic or trade sanctions.

Coverage is automatically extended to other American Express Cards

If you are the Basic Cardmember, your other American Express Card accounts, and any Additional Cards issued on those accounts, are automatically enrolled in the Premium Car Rental Protection Plan. Any Card accounts issued to you in the future, and Additional Cards on those accounts, will also be enrolled. Cards that are not enrolled include Corporate Cards, Additional Cards enrolled independently, Additional Cards issued to you on someone else's account, and any Card issued by a third-party bank partner of American Express. If you are the Additional Cardmember, coverage does not extend to other accounts you may have. You are only covered on the account on which you have been issued the Additional Card.

Provider of Premium Car Rental Protection

Premium Car Rental Protection is underwritten by AMEX Assurance Company,

New Text Document

Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0610 or Policy PCR-IND and is subject to change with notice. This document does not supplement or replace the Policy.

American Express Travel Related Services Company Inc., a licensed insurance producer, will provide services to you as a representative of and on behalf of AMEX Assurance Company and will receive compensation from AMEX Assurance Company in connection with the placement of insurance. When identifying insurance products that may be of interest to you, American Express and its affiliates may also receive compensation or additional financial benefit when AMEX Assurance Company or another American Express entity acts as the insurer, reinsurer or intermediary for these products. The insurance producer will not receive compensation based on the sale of insurance coverage from AMEX Assurance Company or any third party.