

Please scroll down to read important information about your rates, fees and other cost information before submitting your application.

The Platinum Card® - International Dollar Card - Terms and Conditions

IMPORTANT INFORMATION REGARDING RATES, FEES AND OTHER COST INFORMATION

PAYMENT INFORMATION

All charges made on this charge card are due and payable when you receive your periodic statement.

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>

FEES

Annual Membership Fee

US\$795

Transaction Fees

Foreign Transaction

2.7% of each transaction after conversion to US dollars.

Penalty Fees

Late Payment

Returned Payment

Up to US\$40.

Up to US\$40.

TERMS AND CONDITIONS

By submitting this application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Only qualified individuals 18 or over may apply for an Account. Eligibility for your card Account is limited to Non US Residents.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from consumer reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law. Upon request, we will tell you if we have received a consumer report and the name and address of the agency that provided it.

Must provide a legible copy of your passport or identification and proof of your residential address, which must be either a bill or receipt, not older than three months, of a public service rendered at your residence, such as a land-line telephone, electricity, gas, water, cable TV or Internet or a Bank Statement issued by a U.S. domiciled financial institution other than the referring financial institution, showing your name and residential address. Mobile phone bills or Credit Card statements are not accepted as valid proof of residency. All attached documents must match the personal information provided in this application. When you use your Account (or sign or keep The Card), you agree to the terms of the Card Member Agreement that will be provided to you. **Your Card Member Agreement includes an arbitration provision, which impacts your opportunity to have claims related to the Account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.**

We may change the Card Member Agreement subject to applicable law. We may do this in response to the business, legal or competitive environment. Changes to some terms may require 45 days' advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Card Membership.

Additional Cards: Additional Card Members do not have accounts with us but they can use your Account subject to the terms of the Card Member Agreement. You are responsible for all use of your Account by Additional Card Members and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give Additional Card Members information about your Account and to discuss it with them.

Patriot Act Notice: Federal law requires all Financial Institutions to obtain, verify and record information that identifies each person who opens an Account, including your name, address, date of birth and other information that will allow us to verify your identity.

The annual fee for the Basic Card will be **US\$795**. There is no annual fee for Additional Cards.

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BENEFITS TERMS

2X Membership Rewards® points

Terms and Conditions of the Membership Rewards® program apply. Visit https://www.americanexpress.com/lacide/en/mr/index_lac.shtml or call 1-800-297-3276 for more information. Participating partners and available rewards are subject to change without prior notice. The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershiprewards.com/pointsinfo. You will earn one point for each dollar charged for an eligible purchase in each billing period on The American Express Platinum Card®. You will earn: 1 additional point (for a total of 2 points) for each dollar charged at restaurants located in the U.S. To earn additional points for a restaurant purchase, the purchase must be at a restaurant located in the United States. You will NOT earn additional points for purchases made at a restaurant owned by a U.S. company but located outside the U.S. (e.g. Hard Rock Café in Paris). You may not earn additional points for purchases at a restaurant located within another establishment (e.g. a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You also will NOT earn additional points for purchases at nightclubs and convenience stores. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of gift Cards, or purchases of other cash equivalents. Additional terms and restrictions apply. Merchants are assigned codes based on what they primarily sell. A purchase will not qualify for 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 qualify for additional points. A purchase may not qualify for additional points if the merchant submits the purchase using a mobile or wireless Card reader or if you use a mobile or digital wallet.

Additional Cards

At your request we may issue Cards to additional Card Members. They do not have accounts with us, but they can use your Account subject to the terms of this Agreement. We may report additional Card Member's use of your Account to credit reporting agencies. You are responsible for all use of your Account by additional Card Members and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give additional Card Members information about your Account and to discuss it with them. If you want to cancel an additional Card member's right to use your Account (and cancel their Card) you must tell us. The annual fee for each additional The Platinum Card® is US\$0.

By Invitation Only

Limited spaces based on the event. Certain restrictions apply based on the event and are subject to change without prior notice. Must be 21 years of age or older to consume alcohol in the United States. Please drink responsibly. For more information, please contact Platinum Concierge Service.

Fine Hotels + Resorts

Valid only for new Fine Hotels + Resorts bookings made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, or American Express Travel Online (Only available in selected markets). Payment must be made in full with an American Express Card in the Platinum Cardmember's or Centurion® Member's name. Available for Platinum Charge Cardmembers and Centurion® Members only, and excludes Platinum Credit Cardmembers who are not also Platinum Charge Cardmembers. Cardmember must travel on itinerary booked to be eligible for benefits described. Noon check-in and room upgrade are based on availability and are provided at check-in. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast. Complimentary In-Room Wi-Fi is provided. In the case where a Property includes cost of Wi-Fi in a mandatory resort fee, the Cardmember will receive a daily credit from the Property in the standard amount that the Property charges for Wi-Fi. The credit will be issued on the Cardmembers final statement upon check-out. Benefit restrictions vary by Fine Hotels + Resorts property and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Advance reservations are recommended for services such as spa, dining or golf in order to take advantage of the Fine Hotels + Resorts special amenity during your stay. Benefits are only applied at checkout and expire at checkout. Limit one benefit package per room, per stay. Three room limit per Cardmember, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating Fine Hotels + Resorts properties and benefits are subject to change.

Global Dining Collection

The benefit is only valid when full payment is made with an American Express Card. To redeem the benefit, restaurant reservations must be made through your American Express Concierge service, and the reservation must be in the Cardmember's name. The benefit is valid for seated dining only and cannot be combined with any other offer or promotion. The benefit is limited to one redemption per visit, per American Express Card, per bill, per table, unless otherwise stated. Blackout dates may apply, please check with your American Express Concierge service when making a reservation. Cancellation and no-show policies may apply, please check with your American Express Concierge service when making a reservation. Benefit may be limited to a maximum number of people, please check with your American Express Concierge service when making a reservation. Benefit is subject to availability; the restaurant reserves the right to offer a benefit which they consider to be of similar value should the benefit described not be available. Each reserved table has a maximum number of diners and your booking cannot exceed this. Please check with your American Express Concierge service for full availability. All reserved tables may be subject to a pre-communicated sitting time. Please check with your American Express Concierge service for full availability. All reserved tables will only be held for a maximum of 15 minutes after the confirmed reservation time. By Invitation Only Limited spaces based on the event. Certain restrictions apply based on the event and are subject to change without prior notice. Must be 21 years of age or older to consume alcohol in the United States. Please drink responsibly. For more information, please contact Platinum Concierge Service.

The Global Lounge Collection®

The Centurion® Lounge

Platinum Card® Members have unlimited complimentary access to all locations of The Centurion® Lounge. Gold Card and Green Card Additional Cards on your Platinum Card® account are not eligible for complimentary access. Card Members may bring up to two (2) companions into The Centurion® Lounge. To access The Centurion® Lounge, the Card Member must present The Centurion® Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Hours may vary by location and are subject to change. Amenities vary among The Centurion® Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or service charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion® Lounge. Use of The Centurion® Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice. ©2022 American Express Travel Related Services Company, Inc. All rights reserved.

The International American Express Lounges

The Platinum Card® members have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. Fees may apply for additional guests. To access American Express Lounges, the Platinum Card® member must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Platinum Card® Members will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behavior or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change. In some Lounges The Platinum Card® Member must be at least 18 years of age to enter without a parent or guardian. Age restrictions for the service of alcohol also vary between Lounges. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to the local rules and conditions set by American Express and the Lounge operator. American Express and the Lounge operator reserve the right to revise the rules at any time without notice. For details of individual American Express lounge access requirements please visit <https://global.americanexpress.com/lounge-access/the-platinum-card-ide-en?locale=en-US>

Airspace

This benefit is available to The Platinum Card® members. Card Member must present his or her valid Card, government-issued I.D. and confirmed boarding pass for same-day travel. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The Card Member may bring up to two companions into the club as complimentary guests per visit. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

Escape Lounges

This benefit is available to Platinum Card® Members. Card Members receive complimentary access to any US location of the Escape Lounges. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. Card Members may bring up to two (2) companions as complimentary guests. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Escape Lounges customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounges locations are subject to change.

Delta Sky Club®

The Platinum Card® Member must present his or her valid American Express Card, government-issued I.D., and same-day corresponding airline ticket to club ambassador. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Card Members must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs. For the most current Delta Sky Club access and pricing policy, please visit [Delta.com/skyclub](https://delta.com/skyclub). All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit [Delta.com/skyclub](https://delta.com/skyclub).

Plaza Premium Lounge

This benefit is available to The Platinum Card® members. Card Members receive complimentary access to any global location of Plaza Premium Lounges. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. Card Members may bring up to one (1) companion as complimentary guest. Must be of legal drinking age to consume alcohol. Please drink responsibly. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Plaza Premium Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Plaza Premium Lounge locations are subject to change.

Priority Pass™

These Terms and Conditions govern The Platinum Card® member participation in and use of the Priority Pass™ program. Priority Pass is an independent airport lounge access program. At any visit to a Priority Pass lounge that admits guests, you may bring in 1 guest for no charge. You will be charged the prevailing retail rate for any additional guests. Some lounges do not admit guests. By enrolling in Priority Pass, you agree that you will be responsible for any additional accompanying guest visits and that your Card will be automatically charged after you have signed for the additional guest visit and it has been reported to Priority Pass by the participating lounge. Additionally, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass. Priority Pass will use this information to fulfill on the Priority Pass program and may use this information for marketing related to the program. Once enrolled, Platinum Card® Members whose Card account is not cancelled may access participating Priority Pass lounges by presenting your Priority Pass card and airline boarding pass. In some lounges, Priority Pass member must be 21 years of age to enter without a parent or guardian. Priority Pass members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass lounge partners and locations are subject to change. All Priority Pass members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at www.prioritypass.com. Upon receipt of your enrollment information, Priority Pass will send your Priority Pass card and membership package which you should receive within 4-6 weeks.

Hilton Honors Gold Status

As a Platinum Card® Member you are eligible to enroll in complimentary Hilton Honors Gold status. Offer available only to Platinum Card® Members and is not transferable. Full details of Gold status can be found at hiltonhonors.com/MemberBenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrollment in Hilton Honors Gold status, American Express will share your enrollment information with Hilton. Hilton may use this information in accordance with its privacy policy available at hilton.com/PrivacyPolicy. If you already have Hilton Honors Gold Status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible Cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors™ membership, earning and redemption of Points are subject to Hilton Honors Terms & Conditions. All Hampton by Hilton™ hotels in the Republic of China are excluded from the Hilton Honors program. Visit hiltonhonors.com/terms for more details. Effective April 2, 2018, the Earnings Style Options program, including Points and Points and Miles, is no longer a valid feature of Hilton Honors. Any claims relating to the earning of Points and/or Miles under the Earnings Style Option program after April 2, 2018 are void. ©2022 Hilton

Marriott Bonvoy™ Gold Elite Status

As a Platinum Card® member you are eligible to enroll in complimentary Marriott Bonvoy™ Gold Elite Status. Once you request enrollment within the Marriott Bonvoy™ Program ("Marriott Bonvoy™") at the Gold Elite Status level, American Express will share your enrollment information with The Marriott Bonvoy™ Program ("Marriott Bonvoy™"). Marriott Bonvoy will use this information in accordance with its privacy statement available at www.marriott.com/privacy. You will maintain Gold Elite Status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible American Express Card Member or until American Express notifies you that the benefit is terminated. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible. For complete Marriott Bonvoy program terms visit <https://www.marriott.com/loyalty/terms/default.mi>. Marriott Bonvoy program amenities may not be combined with the Fine Hotels & Resorts program. Upgrades are based upon availability and will vary by property.

MeliáRewards Gold

Enrollment in the MeliáRewards Gold programme is required. Benefits are subject to change and availability may vary by property. MeliáRewards Gold amenities may not be wholly combined with the Fine Hotels & Resorts programme. All American Express terms and conditions apply. All Meliá Hotels International terms and conditions apply. To view terms and conditions visit www.melia.com/en/terminoscondiciones. American Express reserves the right to instruct Meliá Hotels International to cancel your membership if you cease to be a Platinum Cardmember or your account is not in good standing. Valid only for new hotel bookings made through Platinum Travel service. Available for the Platinum American Express Cardmember. Payment must be made in full with an American Express Platinum Card® in the Platinum Card® member's name. Eligible Cardmember must travel on itinerary booked to be eligible for benefits described.

Membership Rewards

Terms and conditions of the Membership Rewards® program apply. Visit www.membershiprewards.com or call 1-800-297- 3276 for more information. Participating partners and available rewards are subject to change without prior notice. The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershiprewards.com/pointsinfo. Enrollment in a participating Frequent Flyer program is required. Airline tickets are subject to availability.

Pay with Points

To use Pay with Points, you must charge your eligible purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Eligible purchases through American Express Travel exclude car reservations and non-prepaid hotels. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

No Pre-Set Spending Limit

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us, and other factors.

Online Services

To pay your bill on the Internet, you must have an eligible bank account in US dollars at a financial institution in the United States of America. See your Cardmember agreement for more information.

The Hotel Collection

Valid for new bookings with participating providers of at least two consecutive nights made through Platinum Travel Services, Business Platinum Travel Services or Centurion Travel Services, American Express Travel Office or American Express Travel Online (online bookings currently only available to Basic Cardmembers). Available only for the following American Express Card Members: Consumer and Business Gold Card Members, Consumer and Business Platinum Card® Members and Consumer and Business Centurion® Members ("Eligible Card Members"). The term "eligible card members" does not include Gold and Platinum Credit Card Members. Payment must be made in full with an American Express Card in the Eligible Card Member's name. Eligible Card Member must travel on itinerary booked. Eligible Card Member will receive hotel credit upon checkout equal to \$1 for each eligible dollar spent, up to \$100, which amount will be credited upon check-out based on qualifying charges made by the Eligible Card Member excluding charges for taxes, gratuities, fees and cost of room. Additional exclusions based on hotel specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) – see applicable hotel front desk for details. Credit cannot be carried over to another stay, is not redeemable for cash and expires at check-out. Credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate on day of arrival. May not be combined with other offers or programs unless indicated. Limit one credit per room, per stay. Room upgrade is based on availability and eligibility at check-in. Three-room limit per Eligible Card Member per stay; back-to-back stays within a 24-hour period at the same property are considered one stay. Hotel nightly rates vary by property, dates, room category and occupancy. Participating providers and benefits are subject to change.

American Express Customer Service Department, P.O. Box 981535, El Paso, TX 79998-1535
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AMEX ASSURANCE COMPANY DISCLOSURES

Descriptions of Platinum Card® insurance coverages are provided on this Web site for informational purposes only. The Terms and Conditions provide complete coverage information and supersede all other sources. To review Terms and Conditions, please refer to the master policy.

Car Rental Loss & Damage Insurance

Car Rental Loss and Damage Insurance Plan is underwritten by Indemnity Insurance Company of North America, Administrative Office, Doral Bank Center Calle Resolución #33, Suite 500, San Juan, Puerto Rico 00920. Coverage is determined by the Terms, Conditions, and Exclusions of policy No. 58US3761 and is subject to change with notice. This document does not supplement or replace the policy. Certain restrictions apply. Cardmember should not accept the insurance CDW offered by the rental company. Some vehicles types are not covered. This is an excess insurance program, which means that will only cover the expenses not covered by all other applicable insurance sources that The Platinum® Card Member can have. The Platinum Card® Members are insured internationally, except for vehicles rented in Australia, Ireland, Italy, Israel, Jamaica and New Zealand

Extended Warranty

Extended Warranty Program is underwritten by Indemnity Insurance Company of North America Administrative Office, The Corporate Center 33 Resolución Street, Suite 500 San Juan, Puerto Rico 00920-2707. Coverage is determined by the Terms, Conditions, and Exclusions of policy 58US3763 and is subject to change with notice. This document does not supplement or replace the policy. Covered Territory means the 50 States of the United States of America, District of Columbia, Commonwealth of Puerto Rico and the Virgin Islands of the United States.

Platinum Travel Assistance

Baggage Assistance and Compensation

Platinum Travel Assistance services are provided by AXA Assistance USA, a division of the AXA Group, are given the name of Platinum Travel Assistance and are valid only for American Express International Dollar Platinum Card Members or the Additional Card Members. The Platinum Travel Assistance services will be valid only during the time in which the American Express Platinum Card account continues active and in good standing. Platinum Travel Assistance is underwritten by AXA Assistance USA. Coverage is determined by the Terms, Conditions, and Exclusions of service and is subject to change without notice. Depending on the case, different coverage may apply. The coverage provided by AXA Assistance USA is restricted to emergent situations that arise directly and independently of all other causes.

Legal Referral and Assistance

Platinum Travel Assistance services are provided by AXA Assistance USA, a division of the AXA Group, are given the name of Platinum Travel Assistance and are valid only for American Express International Dollar Platinum Card Members or the Additional Card Members. The Platinum Travel Assistance services will be valid only during the time in which the American Express Platinum Card account continues active and in good standing. Platinum Travel Assistance is underwritten by AXA Assistance USA. Coverage is determined by the Terms, Conditions, and Exclusions of service and is subject to change without notice. Depending on the case, different coverage may apply. The coverage provided by AXA Assistance USA is restricted to emergent situations that arise directly and independently of all other causes.

Travel Medical Assistance

Platinum Travel Assistance Program: The Travel Assistance services are provided by AXA Assistance, a division of the AXA Group, are given the name of Platinum Travel Assistance and are valid only for American Express International Dollar Platinum Card® Members or the Additional Card Members. The Platinum Travel Assistance services will be valid only during the time in which the American Express Platinum Card® account continues active and in good standing. The use of the Platinum Travel Assistance Service implies that the basic Card member and/or Beneficiary understands and accepts the following General Conditions. The following general terms and conditions are in effect when services are provided by AXA Assistance and/or vendors or providers from which services are coordinated on behalf of the Beneficiary while traveling outside of his or her country of permanent residence or when 100 KM's away from home. Depending on the case, different coverage may apply. The coverage provided by AXA Assistance is restricted to emergent situations that arise directly and independently of all other causes, resulting in external bodily injury, of violent and/or accidental means or of a medical condition which is sudden, unanticipated and urgent which requires immediate medical or surgical evaluation or treatment to provide relief of acute pain and suffering.

Purchase Protection

Purchase Protection Plan is underwritten by Indemnity Insurance Company of North America Administrative Office, The Corporate Center 33 Resolución Street, Suite 500 San Juan, Puerto Rico 00920-2707. Coverage is determined by the Terms, Conditions, and Exclusions of policy 58US3761 and is subject to change with notice. This document does not supplement or replace the policy. Covered Territory means the 50 States of the United States of America, District of Columbia, Commonwealth of Puerto Rico and the Virgin Islands of the United States.

Travel Accident Insurance

Travel Accident Insurance Plan is underwritten by Indemnity Insurance Company of North America, Administrative Office, Doral Bank Center Calle Resolución #33, Suite 500, San Juan, Puerto Rico 00920. Coverage is determined by the Terms, Conditions, and Exclusions of Policy no.58US3199 and is subject to change with notice. This document does not supplement or replace the policy.

Travel Inconvenience

The Travel Inconvenience Insurance Plan is underwritten by Indemnity Insurance Company of North America Administrative Office, The Corporate Center 33 Resolución Street, Suite 500 San Juan, Puerto Rico 00920-2707. Coverage is determined by the Terms, Conditions and Exclusions of policy 58US3760 and is subject to change with notice. This document does not supplement or replace the policy.

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