

American Express® Trip Cancel Guard®

Cancellation Fee Waiver

Terms and Conditions

Revised October 2025

American Express Trip Cancel Guard is an optional benefit for up to ten (10) **Eligible Beneficiaries** to receive partial reimbursement for **Eligible Flights** that are cancelled for any reason before the **Benefit End Date**. With this benefit, **Eligible Beneficiaries** may receive reimbursement for up to 75% of **Nonrefundable Prepaid Expenses** as stated on **Your Schedule of Benefits**. Reimbursement is subject to these Terms and Conditions. *For a full list of Defined Terms, please review [here](#).*

This benefit is a cancellation fee waiver and is not an insurance product.

Card Member Eligibility

Trip Cancel Guard is available for purchase by **Eligible Card Members**. American Express reserves the right to limit purchase of Trip Cancel Guard at any time.

Eligible Flights

Eligible Card Members can purchase Trip Cancel Guard on [AmexTravel.com](#) or on [americanexpress.com/us/trip-cancel-guard](#).

Trip Cancel Guard purchased on [AmexTravel.com](#) must be purchased during the flight purchase journey and at least five (5) days prior to the **Departure Date**.

Trip Cancel Guard purchased on [americanexpress.com/us/trip-cancel-guard](#) can be purchased after a flight has been purchased through a **Travel Booking Provider**. Trip Cancel Guard must be purchased within thirty (30) days of the **Eligible Flight** purchase date and at least five (5) days prior to the **Departure Date**.

E-Communications Disclosure

To purchase Trip Cancel Guard, you must agree to receive communications and other documents in electronic form pursuant to the “[Consent Statement](#).” If you do not agree to the “Consent Statement,” you will not be able to purchase Trip Cancel Guard.

Cancellation Requirements for Reimbursement

To be eligible for the Trip Cancel Guard benefit, the **Eligible Flight** must be cancelled for one (1) or more **Eligible Beneficiaries** with a **Travel Booking Provider** before the **Benefit End Date**.

If **You** cancel **Your Eligible Flight** after the **Benefit End Date**, you are not eligible for reimbursement.

Request for Reimbursement

You may complete a **Request for Reimbursement** at americanexpress.com/protectionbenefits or by calling the **Benefit Administrator** at 1-800-228-6855. Your **Request for Reimbursement** must be submitted no more than thirty (30) days, or as soon as reasonably possible, after **You** cancel **Your Eligible Flight** if you do not receive a travel credit and/or voucher or after your travel credit and/or voucher is forfeited or has expired.

The **Benefit Administrator** will review the **Request for Reimbursement** and may request additional materials from **You** to support the **Request for Reimbursement**. Additional information must be submitted no more than sixty (60) days from the time of request. After sixty (60) days, the **Benefit Administrator** may administratively close your **Request for Reimbursement** until additional materials are received.

- For the **Benefit Administrator** to evaluate a **Request for Reimbursement**, **You** must cooperate by providing any requested documents or statements that determine, including but not limited to, reimbursement eligibility and reimbursement amount.

Reimbursement Disbursement

If **Your Request for Reimbursement** is approved by the **Benefit Administrator**, reimbursement will be paid directly and separately to each of the **Eligible Beneficiaries** by check which will be sent to the address provided for each **Eligible Beneficiary** in the **Request for Reimbursement**. Any amount payable to a minor will be paid to the guardian of that minor as specified in the **Request for Reimbursement**. If the purchaser of this benefit is not a traveler, a check will be sent to each **Eligible Beneficiary** specified in the **Request for Reimbursement**.

*If **You** receive a travel voucher and/or credit from the airline, **Your Request for Reimbursement** may not be eligible for reimbursement unless or until **Your** travel voucher and/or credit is forfeited or has expired. **You** may contact the **Benefit Administrator** to reopen the **Request for Reimbursement** once **Your** travel voucher and/or credit is forfeited or has expired.*

Benefit Communication

We will communicate directly with the purchaser of this benefit on behalf of all **Eligible Beneficiaries**, unless we are told to communicate directly with any **Eligible Beneficiary** by that **Eligible Beneficiary**.

Benefit Cancellation

The purchaser of the Trip Cancel Guard benefit may cancel the benefit for a full refund of the fees paid for Trip Cancel Guard within fifteen (15) days after the date of Trip Cancel Guard purchase.

The purchaser of this benefit will not be eligible for a refund of the fees paid for Trip Cancel Guard if:

- **You** have cancelled **Your Eligible Flight** and made a **Request for Reimbursement** during this period OR

- The request for refund occurs after the **Benefit End Date** stated on **Your Schedule of Benefits**

To request a refund of the fees paid for Trip Cancel Guard, please call the **Benefit Administrator** at 1-800-228-6855.

What do the Defined Terms mean?

Capitalized and Bolded terms have the following meanings. The singular includes the plural and the plural includes the singular, as the context requires. The singular includes the possessive, as the context requires. “Including” and any derivative form means “including but not limited to.”

- **American Express TRS** means American Express Travel Related Services Company, Inc.
- **Benefit Administrator** means the administrator of this benefit for **American Express TRS**.
- **Benefit Effective Date** means the date on which Trip Cancel Guard was purchased, as stated in **Your Schedule of Benefits**.
- **Benefit End Date** means two full calendar days before **Your Departure Date** which is 11:59 PM on the date listed on **Your Schedule of Benefits** at **Your** city of departure for **Your Eligible Flight**.
- **Departure Date** means the date on which an **Eligible Beneficiary** is scheduled to depart for the **Eligible Flight** as stated on the **Schedule of Benefits**.
- **Eligible Beneficiary** means any traveler listed for the **Eligible Flight** and named on the **Schedule of Benefits** who is eligible to receive reimbursement through Trip Cancel Guard.
- **Eligible Card Member** means a U.S. Basic Card Member or Additional Card Member with a Consumer or Small Business Card issued by American Express National Bank or a U.S. Corporate Card Member with a Corporate Card issued by **American Express TRS**.
- **Eligible Flight** means the flight(s) listed on **Your Eligible Flight Itinerary** purchased through a **Travel Booking Provider**.
- **Eligible Flight Itinerary** means the one itinerary containing the flight(s) and airfare purchased through a **Travel Booking Provider**.
- **Nonrefundable Prepaid Expenses** are:
 - Forfeited payments or deposits for **Eligible Flights** (including expired or forfeited travel credits and vouchers)
 - Airline cancellation or penalty fees charged to and paid by **You** resulting from an **Eligible Flight** cancellation.
- **Request for Reimbursement** means a request made by **You** to the **Benefit Administrator** to reimburse up to ten (10) **Eligible Beneficiaries** for loss of up to 75% of **Nonrefundable Prepaid Expenses** for an **Eligible Flight** that **You** cancel before the **Benefit End Date**.
- **Schedule of Benefits** means the summary of benefits for all **Eligible Beneficiaries** under Trip Cancel Guard.
- **Travel Booking Provider** means an airline company or other travel booking company through which **You** purchased **Your Eligible Flight**, including AmexTravel.com.

- **You** means the purchaser of Trip Cancel Guard and **Eligible Beneficiaries** entitled to cancel all or part of an **Eligible Flight** and complete a **Request for Reimbursement**.

Integrated Document

The Terms and Conditions of Trip Cancel Guard are stated in this Terms and Conditions document and the **Schedule of Benefits**. This Terms and Conditions document, the **Schedule of Benefits**, and **Eligible Flight Itinerary** are the integrated benefit contract.

American Express TRS's Right of Recovery

If payment is made under this benefit, **American Express TRS** shall be subrogated, to the extent of such payment, to all rights of recovery, and any person(s) receiving payment shall not waive **American Express TRS**'s rights and shall cooperate to enable **American Express TRS** to bring suit or otherwise pursue subrogation.

American Express TRS is entitled to recover any amount from other responsible parties or persons (excluding **You** when **You** are correctly provided benefits under Trip Cancel Guard) up to the amount of **American Express TRS**'s payment. Any party or person recovering such amounts from other parties or persons shall reimburse **American Express TRS** to the extent of **American Express TRS**'s payment.

Fraud Warning

If any **Request for Reimbursement** made under this benefit is determined to be fraudulent, or if any fraudulent means or devices are used by **You** or a person requesting benefits, all benefits will be forfeited.

ARBITRATION CLAUSE

MOST CONCERNS CAN BE RESOLVED QUICKLY AND TO YOUR SATISFACTION BY CALLING **BENEFIT ADMINISTRATOR** AT 1-800-228-6855. IN THE UNLIKELY EVENT THAT **BENEFIT ADMINISTRATOR** IS UNABLE TO RESOLVE A COMPLAINT **YOU** MAY HAVE TO YOUR SATISFACTION (OR IF **AMERICAN EXPRESS TRS** HAS NOT BEEN ABLE TO RESOLVE A DISPUTE IT HAS WITH YOU AFTER ATTEMPTING TO DO SO INFORMALLY), **YOU AND AMERICAN EXPRESS TRS** EACH AGREE TO RESOLVE THOSE COMPLAINTS, DISPUTES, OR CLAIMS (AS DEFINED HEREIN) THROUGH BINDING INDIVIDUAL ARBITRATION INSTEAD OF IN COURTS OF GENERAL JURISDICTION TO THE FULLEST EXTENT PERMITTED BY LAW.

ARBITRATION IS MORE INFORMAL THAN A LAWSUIT IN COURT. ARBITRATION USES A NEUTRAL ARBITRATOR INSTEAD OF A JUDGE OR JURY, ALLOWS FOR MORE LIMITED DISCOVERY THAN IN COURT, AND IS SUBJECT TO VERY LIMITED REVIEW BY COURTS. ARBITRATORS CAN AWARD THE SAME DAMAGES AND RELIEF THAT A COURT CAN AWARD. OTHER RIGHTS AVAILABLE IN COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION. ANY ARBITRATION UNDER THIS AGREEMENT WILL TAKE PLACE ON AN INDIVIDUAL BASIS; CLASS ARBITRATIONS AND CLASS ACTIONS ARE NOT PERMITTED.

(a) **American Express TRS** and **You** agree to arbitrate all complaints, disputes, and/or claims (“**Claims**”) relating to the benefit. This agreement to arbitrate (the “**Agreement**”) is intended to be broadly interpreted and to make all **Claims** relating to the benefit subject to arbitration to the fullest extent permitted by law, including (but not limited to) (1) initial claims, counterclaims, crossclaims and third-party claims, and (2) claims based upon contract, tort, fraud, statute, regulation, common law and equity. You may not sell, assign or transfer a **Claim**.

You agree that **You** and **American Express TRS** are each waiving the right to litigate in court, receive a trial by jury, and/or to participate in a class action. This **Agreement** evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this arbitration provision. This arbitration provision shall survive termination of this **Agreement**.

(b) A party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute (“**Arbitration Notice**”). The **Arbitration Notice** to **American Express TRS** should be addressed to:

American Express ADR
c/o CT Corporation System,
111 Eighth Avenue, New York, NY 10011

(the “**Arbitration Notice Address**”). The **Arbitration Notice** must describe the nature and basis of the **Claim** and set forth the specific relief **You** seek from **American Express TRS** (the “**Demand**”). Please retain a copy of the **Demand** for **Your** records.

If **American Express TRS** and **You** do not reach an agreement to resolve the **Claim** within 30 days after the **Arbitration Notice** is received, **You** or **American Express TRS** may commence an arbitration proceeding.

During the arbitration, the amount of any settlement offer made by **American Express TRS** or **You** shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which **You** or **American Express TRS** is entitled.

(c) After **American Express TRS** receives notice at the **Arbitration Notice Address** that **You** have commenced arbitration, it will promptly reimburse **You** for **Your** payment of the filing fee. If **You** are unable to pay this fee, **American Express TRS** will pay it directly upon receiving a written request at the **Arbitration Notice Address**. Arbitration may be referred to either JAMS (1-800-352-5267, jamsadr.com) or the American Arbitration Association (“AAA”) (1-800-778-7879, www.adr.org), as selected by the party electing arbitration. **Claims** will be resolved pursuant to this Arbitration provision and the selected organization's rules in effect when the **Claim** is filed, except where those rules conflict with this **Agreement**. If we choose the organization, **You** may select the other within 30 days after receiving notice of our selection. Contact JAMS or AAA to begin an arbitration or for other information.

Claims are decided by a single, neutral arbitrator. The arbitrator's authority is limited to **Claims** between **You** and **American Express TRS** alone. The arbitrator shall be bound by the terms of

this **Agreement**. The arbitrator shall have the power and authority to award any relief that would have been available in court, including equitable relief (e.g., injunction, specific performance) and, cumulative with all other remedies, shall grant specific performance whenever possible. The arbitrator shall have no power or authority to alter the Agreement or any of its separate provisions, including this section, nor to determine any matter or make any award except as provided in this section. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. The arbitrator's decision will be final and binding. Unless **American Express TRS** and **You** agree otherwise, any arbitration hearings will take place in the county (or parish) of **Your** billing address. **You** and **American Express TRS** agree that the arbitration will be confidential. You and **American Express TRS** agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law. If **Your Claim** is for \$10,000 or less, we agree that **You** may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the selected organization's rules. If **Your Claim** exceeds \$10,000, the right to a hearing will be determined by the selected organization's rules. Except as otherwise provided for herein, **American Express TRS** will pay all of selected organization's filing fees; however, the parties will be equally responsible for any administration and arbitrator fees for any arbitration initiated in accordance with the notice requirements above. If, however, the arbitrator finds that either the substance of **Your Claim** or the relief sought in the **Arbitration Demand** is frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the payment of all such fees will be governed by the selected organization's rules. In such case, **You** agree to reimburse **American Express TRS** for all monies previously disbursed by it that are otherwise **Your** obligation to pay under the selected organization's rules. Either **You** or **American Express TRS** may delay enforcing or not exercise rights under this **Agreement**, including the right to arbitrate a claim, without waiving the right to exercise or enforce those rights.

(d) The arbitrator may make rulings and resolve **Claims** as to the payment and reimbursement of fees and expenses at any time during the proceeding or in the final award, pursuant to applicable law and the selected organization's rules.

(e) Discovery and/or the exchange of non-privileged information relevant to the **Claim** will be governed by the selected organization's rules.

(f) **YOU, AND AMERICAN EXPRESS TRS AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.** Further, unless both **You** and **American Express TRS** agree in writing otherwise, the arbitrator may not consolidate more than one person's **Claims** and may not otherwise preside over any form of a representative or class proceeding. The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. If this specific subparagraph (f) is found to be unenforceable, then the entirety of this arbitration provision shall be null and void.