

Premium Car Rental Protection Plan

SUMMARY OF TERMS AND CONDITIONS

This document does not supplement or replace the Plan.

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General Information

Premium Car Rental Protection ("PCR" or "Plan") is an optional product and provides insurance coverage that only applies during the covered rental period.

For a sample of the details of the terms, conditions, and exclusions of PCR, please review the Sample of Insurance document, which is provided for informational purposes, by clicking the [Sample of Insurance](#) link.

The actual complete terms, conditions, and exclusions of your purchased Plan, approved by your state's Insurance department, will be provided after purchase. Please read your Plan documents upon receipt, as the terms, conditions, and exclusions of your Plan may differ from those set out in this summary or in the [Sample of Insurance](#).

Eligibility

PCR is available to eligible Basic and Additional Card Members with a U.S. Consumer or Small Business Card issued by American Express National Bank. PCR is not available for residents of New Hampshire and the U.S. Territories.

For rentals originating in certain countries, see "Coverage" section below.

Enrollment

Basic Card Members can enroll by completing the process online or by calling. When Basic Card Members enroll their Card, all Additional Cards under that Card Account will automatically be enrolled into PCR. Additional Card Members can also enroll their Card directly by calling 1-800-228-6855.

You must first enroll an eligible American Express Card into PCR. When you use the enrolled Card to pay for an eligible Rental Car, your enrolled Card will be automatically charged one flat fee per rental period. Your coverage will begin on the first day of your rental period.

Coverage

Coverage is provided for your covered losses up to the benefit limits. See the [Sample of Insurance](#) for details.

IMPORTANT: PCR does not include coverage for Liability, Uninsured or Underinsured Motorist, Personal Injury Protection, or Disability.

To be eligible for coverage, the vehicle must be rented from a Rental Company, which is a licensed commercial car rental agency whose primary business is renting passenger type motor vehicles. It does not include a company whose primary business is something other than renting cars, such as an auto body shop, a truck rental company, or a moving van company. See the [Sample of Insurance](#) for details.

PCR can cover an eligible Rental Car for the first 42 consecutive days of a rental (30 consecutive days for residents of Washington State) as long as the Card Member remains in possession of the Rental Car.

IMPORTANT: Coverage is worldwide except for vehicles rented in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand.

Primary and Secondary Coverages

PCRCP can provide primary coverage for Damage to or Theft of the Rental Car or Accidental Death or Dismemberment to a Covered Person.

Secondary coverage can be provided for Damage to or Theft of Personal Property and Accidental Injury expenses resulting from a covered Accident. Secondary coverage means your other insurance or sources of reimbursement will pay before the insurer has an obligation to pay for your covered losses. See the [Sample of Insurance](#) for details.

Coverage from Other Sources

PCRCP coverage provides benefits in addition to those that may be available to you at no additional charge when you use your American Express® Card. You may have coverage from other sources that provides you with duplicate coverage or similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this Plan with your existing renter's, personal liability, life, health, home, and automobile insurance policies as well as other sources of coverage. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Sanctions

If providing benefits would violate U.S. economic or trade sanctions, then coverage will be void.

Limits of Plan Coverage

PCRCP does not include coverage for Liability, Uninsured or Underinsured Motorist, or Disability.

Basic

For a premium of \$19.95 (for Florida Residents \$12.25 and for California Residents \$15.95) the Basic level provides, per rental:

- Up to \$75,000 of primary damage and theft coverage for the rental car.
- Up to \$75,000 of Accidental Death and Dismemberment ("AD or D") coverage (for California Residents up to \$150,000).
- Up to \$7,500 of AD or D coverage per passenger (for California Residents up to \$150,000).
- Up to \$7,500 per person of secondary coverage for Medical Expenses.
- Up to a maximum of \$200,000 combined medical and AD or D coverage (for California Residents up to \$350,000).
- Up to \$2,500 per person of secondary coverage for damage to or theft of personal property, up to a maximum of \$5,000.

Plus

For a premium of \$24.95 (for Florida Residents \$15.25 and for California Residents \$17.95) the Plus level provides, per rental:

- Up to \$100,000 of primary damage and theft coverage for the rental car.
- Up to \$100,000 of Accidental Death or Dismemberment (“AD or D”) coverage (for California Residents up to \$250,000).
- Up to \$10,000 of AD or D coverage per passenger (for Florida Residents up to \$40,000, for California Residents up to \$250,000).
- Up to \$15,000 per person of secondary coverage for Medical Expenses.
- Up to a maximum of \$300,000 combined medical and AD or D coverage (for California Residents up to \$500,000).
- Up to \$5,000 per person of secondary coverage for damage to or theft of personal property, up to a maximum of \$10,000 (for Florida Residents up to \$15,000 per person, up to a maximum of \$25,000).

Covered Persons

When the Card Member enrolls, Covered Persons under the Plan include you (the Card Member), and any Passenger, including any Authorized Driver, Boarding, sitting in, riding in, or Alighting from the Rental Car.

Refunds

If you believe you’ve been charged in error, please contact us at 1-800-228-6855 or by filling out the refund form included with your billing statement.

Billing

Premium will be automatically billed to your Enrolled Card Account(s) or any Additional Card issued under your Enrolled Card Account and coverage activated each time an Enrolled Card is used to pay for an eligible Rental Car from an eligible Rental Company until enrollment is terminated.

Claims

You can file a claim online by visiting the [American Express Claims Center](#), calling 1-800-228-6855, or emailing aacclaims@aexp.com. Learn more about the claims process and proof of loss by reading the [Sample of Insurance](#).

Canceling Enrollment

Basic American Express Card Members can cancel enrollment online or by calling 1-800-228-6855 or by providing written notice to AMEX Assurance Company, P.O. Box 53701, Phoenix, AZ 85072-9872.

If an Additional Card Member has first directly enrolled into PCR, they may still have an active enrollment and can call 1-800-228-6855 to confirm their enrollment status.

Additional Card Members who enrolled in PCRP directly and were not automatically enrolled by the Basic Card Member can unenroll their Card by calling 1-800-228-6855.

Beneficiary

Death benefits will be paid to beneficiaries according to the Plan documents unless a beneficiary is designated.

Exclusions

PCRP excludes from coverage certain vehicles (including all vehicles rented in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand), items, and actions. For a full list of exclusions, view the [Sample of Insurance](#) or refer to your Plan documents.

Insurer

The insurer is AMEX Assurance Company (“AAC”), 18850 N 56th Street, Phoenix, AZ 85054; aacclaims@aexp.com, 1-800-228-6855. Coverage is determined by the terms, conditions, and exclusions of the respective policies (Policy AX0610 or Policy PCRP-IND) and is subject to change with notice.

Producer

Premium Car Rental Protection is offered through American Express Travel Related Services Company, Inc. (“TRS”), California license number 0649234. The contact information for TRS is 200 Vesey Street, New York, NY, 10285; Tel: 1-800-228-6855; email: aacclaims@aexp.com.

Compensation

TRS and AAC are wholly owned by American Express Company, and may receive a financial benefit for these Insurance products.

Telephone sales are completed by:

- A licensed insurance producer appointed by AAC; or
- Authorized Sales Representatives operating under the Limited Lines Travel Insurance Producer license of TRS in all jurisdictions except AZ, FL, MN, NY, DC, and the U.S. Territories. The Administrative address for TRS is: 200 Vesey Street, New York, NY, 10285.
 - **Important Note:** Limited Lines Travel Insurance Producers are only permitted to provide general information about the insurance offered and are not qualified or authorized to answer questions about the terms of the coverage or evaluate the adequacy of your existing insurance.

Help from your Insurance Department

Depending on your state of residence, your state Department of Insurance may have a toll-free consumer hotline. You can find contact information for state insurance departments on the [National Association of Insurance Commissioners website](#) (Third Party Resource). State insurance department information for California and Maryland residents:

- The California telephone number is 1-800-927-4357 or 1-213-897-8921
- For Maryland customers, the contact information for filing a complaint with the Insurance Administration is 1-800-492-6116 or insurance.maryland.gov

Your Privacy

To learn about how American Express may collect, use, and share information about you and the choices that are available to you, please see the [American Express Consumer Products and/or Business Cards Privacy Notices](#). For more information about how American Express protects your privacy, please see the [Privacy Statement](#).

Customer Service

If you have any questions, please contact Customer Service toll free at 1-800-228-6855 or visit americanexpress.com/pcrp.