

Cell Phone Protection¹ - Consumer and Business

Frequently Asked Questions

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The following FAQs do not apply to Corporate Card Accounts. Cell Phone Protection will be effective December 1, 2021 for Eligible Corporate Card Members who experience a theft or damage to their Cell Phone on or after December 1, 2021.

Cell Phone Protection became available on Eligible Consumer and Business Card Accounts beginning April 1, 2021. The following are questions we are receiving frequently in our service center related to this new benefit. For complete information regarding Cell Phone Protection, please refer to the [Guide to Benefits](#).

1. Do I need to enroll in this benefit?

No, this benefit is included on Eligible Card Accounts at no additional charge. While there is no need to enroll, you must pay your prior month's wireless bill for the applicable line entirely with an Eligible Card Account to be eligible for coverage.

2. What is the coverage level for the benefit?

If you are eligible for Cell Phone Protection, you can be reimbursed for your cost to repair or replace your Stolen or damaged cell phone, including a cracked screen, for a maximum of \$800 per claim with a limit of two approved claims per 12-month period. A \$50 deductible will apply to each approved claim. Additional terms and conditions apply.

3. When does coverage for this benefit begin?

This benefit became effective for Eligible Consumer and Business Card Accounts on April 1, 2021. Theft or damage to the Cell Phone must occur on or after April 1, 2021. Additional terms and conditions apply.

4. If I'm on a family plan am I still eligible for this benefit?

You are eligible for this benefit if your cell phone line is listed on a wireless bill and the prior month's wireless bill was paid entirely by an Eligible Card Account. Additional terms and conditions apply.

5. My Cell Phone has been damaged or stolen, what should I do next?

For Eligible Consumer and Business Card Accounts, please call 1-833-784-1467 to open a claim and you will be provided the necessary instructions for filing proof of loss. Required documentation may include but is not limited to a copy of the repair estimate and photos of the damage, or a copy of the police report filed within 48 hours of theft. Please refer to the [Guide to Benefits](#) for additional information.

6. I'm an additional Card Member on an Eligible Card Account, do I have coverage?

You are eligible for this benefit if your cell phone line is listed on a wireless bill and the prior month's wireless bill was paid entirely by an Eligible Card Account. Additional terms and conditions apply.

7. What items are covered?

Coverage is provided for Eligible Cellular Wireless Telephones, defined as the cellular telephones associated with the primary line and additional or supplemental lines on the Eligible Person's monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft of damage occurred. Please refer to the [Guide to Benefits](#) for additional information.

8. How can I submit a claim?

For Eligible Consumer and Business Card Accounts, you can submit a claim by calling 1-833-784-1467.

Capitalized terms used throughout this document are defined in your [Guide to Benefits](#).

Important Notice: The information contained in this document serves as a general overview of the Cell Phone Protection benefit and should only be used for informational purposes. Please refer to your [Guide to Benefits](#) for a full description of all terms, conditions, provisions and exclusions. Information contained in this document does not modify or change the terms of coverage included in your [Guide to Benefits](#).

¹Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no additional cost to Card Membership. Coverage is subject to certain terms, conditions, and limitations, including limitations on the amount of coverage. Coverage is excess of those amounts not covered by any other insurance or indemnity. For more information about the coverage, please see the [Guide to Benefits](#) at americanexpress.com/CPPTerms.