

# Extended Warranty Plan Documents

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To file a claim electronically for a qualifying event please visit us at [www.americanexpress.com/onlineclaim](http://www.americanexpress.com/onlineclaim).

## **EXTENDED WARRANTY DESCRIPTION OF COVERAGE**

Underwritten by AMEX Assurance Company  
Administrative Office, 20022 N. 31<sup>st</sup> Ave. MC: 08-01-20 Phoenix AZ 85027

For purchases charged to Your Account, Extended Warranty will extend the terms of the original manufacturer's warranty on warranties of five (5) years or less that are eligible in the United States of America, Puerto Rico or the U.S. Virgin Islands, subject to exclusions and limitations described in this Description of Coverage. We will match the length of the original warranty if the original manufacturer's warranty is less than two (2) years, or we will provide two (2) additional years if the original manufacturer's warranty is between two (2) years and five (5) years. If the original manufacturer's warranty exceeds five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

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### **I. DEFINITIONS**

Certain words used in this Description of Coverage are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express® Card Account on which the record of the charge for the item purchased is made.

**Card Member** means a person who has been issued a United States of America based proprietary American Express Card and who has a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

**Company** means AMEX Assurance Company.

**Extended Warranty Period** means a period of time equal to the length of the original manufacturer's warranty when the original warranty is less than two (2) years, or two (2) additional years if the original manufacturer's warranty is between two (2) years and five (5) years.

**Loss** means the product malfunction which necessitates the repair, replacement or reimbursement of any one product, as covered by the terms of that product's original warranty, which is valid in the United States of America, Puerto Rico or the U.S. Virgin Islands when the purchase of the product, whether for Your use or as a gift, has been charged to Your Account.

**Master Policyholder** means American Express Travel Related Services Company, Inc.

**Membership Rewards® Points** means credits obtained through the Membership Rewards program available with most American Express Cards, which are earned when making certain purchases with such cards. In some cases, participating Card Members receive a redemption certificate in order to use their Membership Rewards points.

**Pay with Points** is a process that may be available to an individual who accrues American Express Membership Rewards Points and then uses the Membership Rewards Points to pay for an item by converting them to statement credits to off-set some or all of the expense of that item reflected on the individual's Account statement.

**Permanent Residence** means the one primary dwelling place where the Card Member resides and to which he/she intend to return and, if necessary, can be evidenced by a current and active official form of Identification, examples include, but are not limited to: State issued Identification Card, Driver License, and Voter Identification Card

**Plan** means the Policy and the benefits described therein.

**Policy** means the Group Insurance Master Policy (AX0953) issued by the Company to American Express Travel Related Services Company, Inc.

**We, Us and Our** means the Company.

**You and Your** means the Card Member.

## II. **DESCRIPTION OF BENEFITS**

### **What is Covered**

We will pay Your Loss up to the actual amount charged to Your Account (including applicable sales tax) for the item for which a Loss is claimed, but not to exceed the original cost of the item or \$10,000, whichever is less. If you incur multiple Losses for the same item, the aggregate payments too shall not exceed the lesser of the original cost of the item or \$10,000, whichever is less.

Only valid and reasonable repairs up to the purchase amount of the item made at a manufacturer and/or retailer's authorized repair facility are covered.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000 for all Losses per Card Member Account in each calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the item.

For Accounts enrolled in the Membership Rewards Points and/or Pay with Points program(s), an item is eligible for coverage under this Plan if it was purchased through the redemption of Membership Rewards Points and/or Pay with Points. Our benefit payment will not exceed the amount of the Membership Reward Points and/or Pay with Points You redeemed to purchase the item. Benefits will not be paid when redemption of Membership Rewards Points and/or Pay with Points have been transferred to a non-eligible card account or non-Card Members.

Our benefit payment will not include payment of expenses or fees related to shipping and handling, installation, assembly, professional advice, maintenance or other service charges related to the repair, replacement or reimbursement of Your product.

### **Length of Coverage**

Where a Loss has occurred during the Extended Warranty Period, We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years.

If the item is also covered by a purchased service contract, the Extended Warranty Period begins at the end of the purchased service contract and extends the original manufacturer's warranty for a period of time equal to the warranty, up to two (2) additional years.

If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the item purchased is not eligible for benefits under this Plan.

If the Card Member is notified that a warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to two (2) years from the date the Card Member is notified of such event. The Card Member may be asked to provide proof of notification in the form of a public announcement or other official documentation.

Only a Card Member has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **III. EXCLUSIONS**

#### **General Exclusions**

Benefits are not payable if the Loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. war or acts of war (whether declared or undeclared), participation in a felony, riot, civil disturbance, protest or insurrections, service in the armed forces or units auxiliary to it;
2. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
3. mechanical failure covered under product recall; or
4. fraud or abuse or illegal activity of any kind by the Card Member.

#### **Purchases Not Covered**

The following purchases are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. animals or living plants;
3. consumable or perishable items with extended or limited life spans (including, but not limited to; food, perfume, light bulbs, batteries);
4. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustion, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, mufflers);
5. motorized devices and their parts used for agriculture, landscaping, demolition or construction;
6. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building unless the item can be removed without causing damage to the structure;
7. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters and/or any item that cannot be removed without causing damage to the structure;
8. land or buildings;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original United States of America, Puerto Rico or the U.S. Virgin Islands manufacturer's and/or retailer's warranty, unless such coverage is provided and administered by the original manufacturer; and
11. items purchased for use as inventory, resale, professional, or commercial use (including but not limited to professional education, training or skills, or to be used in professional competition).

### **IV. CLAIMS PROCESS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

To insure prompt processing of Your claim, report any Loss immediately following the date of the Loss, including for gifts purchased on your Account. Retain Your receipts and Your damaged property (if applicable) until the claim process is complete.

We will decide whether to do one of the following: 1) have the product repaired; 2) have the product replaced; or 3) reimburse You up to the amount of the item purchased on Your Account.

**Notice of Claim**

During the Extended Warranty Period, Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact the Company by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 981553, El Paso TX 79998-9920.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that Notice of Claim was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist with completion of the Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

Our Plan matches the terms of and extends Your original manufacturer's warranty. Therefore, Notice of Claim requirements within your original manufacturer's warranty may vary with respect to date of report versus date of loss. Please review Your original manufacturer's warranty for further details. No claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice Our rights.

**Proof of Loss**

If required, a claim form will be sent to You after We receive notice of loss. Written proof of loss, which includes the signed claim form and all other requested documentation, must be received within sixty (60) days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim, or Your claim may be denied. The proof of loss must be sent to: Extended Warranty Claims Unit, PO Box 981553, El Paso TX 79998-9920. If the required proof of loss and other documentation is not received within sixty (60) days of Our request (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is the Your responsibility to provide all required documentation.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. an Extended Warranty claim form;
2. the original itemized store receipt with applicable sales tax included;
3. a copy of the original manufacturer's warranty and any additional retailer's warranty and/or service contract, if applicable; and
4. a repair estimate for the product by an authorized retailer that has been approved by the manufacturer

You may be required to send in the product to Us at Our expense for further evaluation of Your claim. If requested, You must send in the product within sixty (60) days from the date of Our request to remain eligible for coverage.

**Payment of Claims**

A claim for benefits provided by this Plan will be paid within thirty (30) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

## V. **GENERAL PROVISIONS**

### **Change of Permanent Residence**

You must notify Us as soon as reasonably possible if You change Your Permanent Address. If the change is to a different state, Your Plan provisions may be adjusted to conform to the requirements of that state. We will send any and all notices or Plan related materials to Your last known address on file. If You fail to notify Us of a change in Your Permanent Residence, You may not receive all notices and Plan related materials.

### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

### **Conformity with State and Federal Law**

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

### **Entire Contract; Representation; Changes**

This Description of Coverage, the Policy, the declarations page, and any applications, endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Description of Coverage may be changed at any time by written agreement between the Master Policyholder and the Company. Changes shall take effect as of the date a replacement Description of Coverage, if any, is issued or the date otherwise agreed upon by the Master Policyholder and the Company. A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any reasonable time upon reasonable notice.

### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

No coverage is provided if You, whether before or after a Loss, have:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

We may be required to report suspicion of fraudulent activity and/or confirmed fraudulent activity to Your residency state's Department of Insurance.

### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after three (3) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

### **Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.

### **Subrogation**

In the event of any payment under this Plan, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively

bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

**VI. TERMINATION OR CANCELLATION**

Coverage will terminate automatically on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands;
2. the date We notify You of our determination that Your enrollment or claims information contains a misrepresentation or fraudulent statement or fails to disclose material information;
3. the date You terminate Your Account and are no longer a Card Member;
4. the date Your Account is cancelled by American Express; or
5. the date the Plan is not available in the location where You maintain a Permanent Residence.

The Company has the right to cancel this Description of Coverage at any time by sending a written notice at least sixty (60) days in advance to You at Your last known address. The notice will include the reason for cancellation. You will be eligible to receive benefits if the item purchased is made on Your Account prior to the effective date of the Company's cancellation.

Termination or cancellation of coverage will not prejudice any Notice of Claim submitted prior to termination or cancellation, subject to all other terms of the Plan.

**VII. IMPORTANT ADDITIONAL INFORMATION FOR YOU**

The benefits described herein are subject to all of the terms, conditions, and exclusions of the Policy. This Description of Coverage replaces any prior Description of Coverage which may have been furnished in connection with the Policy. For any questions regarding the benefits described in this Description of Coverage, please call 1-800-225-3750 or International Collect 1-303-273-6498, the number listed on the back of Your card, or the number shown on Your card statement.

**This Description of Coverage is an important document. Please read it and keep it in a safe place.**

IN WITNESS WHEREOF, We have caused this Description of Coverage to be signed by Our officers:



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

## AMENDATORY ENDORSEMENTS

To be attached to and made a part of the Description of Coverage/Policy.

THIS ENDORSEMENT CHANGES YOUR DESCRIPTION OF COVERAGE/POLICY. PLEASE READ IT CAREFULLY.

### Applicable to Residents of Alabama

1. The **Legal Actions** provision is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after six (6) years from the time written Proof of Loss is required to be given.

EWPP-END1-AL 09/17

### Applicable to Residents of Alaska

1. The opening paragraph to the **General Exclusions** section is replaced by the following:

Benefits are not payable if the Loss\Covered Incident for which coverage is sought was directly or wholly caused by:

2. The **Legal Actions** provision is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after three (3) years from the time a claim has been denied.

EWPP-END1-AK 09/17

### Applicable to Residents of Arkansas

1. The **Legal Actions** provision is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after five (5) years from the time written Proof of Loss is required to be given.

2. The **Right of Recovery** provision is replaced by the following:

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us any proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable, only after You have been fully compensated for the loss sustained.

EWPP-END1-AR 09/17

### Applicable to Residents of Connecticut

1. The **Subrogation** provision is replaced by the following:





- is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss/Covered Incident.

We may be required to report suspicion of fraudulent activity and/or confirmed fraudulent activity to Your residency state's Department of Insurance.

5. The **Legal Actions** section is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after five (5) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

6. The **Cancellation** section is replaced by the following:

Coverage may be canceled upon sixty (60) days' written notice to You at Your last known address for one of the following reasons:

1. nonpayment of premium;
2. the policy was issued because of a material misrepresentation;
3. any insured violated any of the material terms and conditions of the policy;
4. unfavorable underwriting factors, specific to the insured, exist that were not present at the inception of the policy;
5. a determination by the commissioner that continuation of coverage could place the insurer in a hazardous financial condition or in violation of the laws of this state; or
6. a determination by the commissioner that the insurer no longer has adequate reinsurance to meet the insurer's needs.

You will be eligible to receive benefits if You fully activated coverage in accordance with this Description of Coverage prior to the effective date of cancellation. You will be eligible to receive benefits if You fully activated coverage in accordance with this Description of Coverage prior to the effective date of the Company's cancellation.

Cancellation of coverage will not prejudice any Notice of Claim submitted prior to cancellation subject to all other terms of the Policy.

EWPP-END1-KS 09/17

### **Applicable to Residents of Kentucky**

1. The **Termination or Cancellation** provision is replaced by the following:

Coverage will terminate automatically on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands;
2. the date We notify You of our determination that Your enrollment or claims information contains a misrepresentation or fraudulent statement or fails to disclose material information;
3. the date You terminate Your Account and are no longer a Card Member;
4. the date Your Account is cancelled by American Express; or
5. the date the Plan is not available in the location where You maintain a Permanent Residence.

The Company has the right to cancel this Description of Coverage at any time by sending a written notice at least seventy-five (75) days in advance to You at Your last known address. The notice will include the reason for cancellation. You will be eligible to receive benefits if the item purchased is made on Your

Account prior to the effective date of the Company's cancellation.

Termination or cancellation of coverage will not prejudice any Notice of Claim submitted prior to termination or cancellation, subject to all other terms of the Plan.

EWPP-END1-KY 09/17

### **Applicable to Residents of Louisiana**

1. The **Right to Recovery** provision is replaced by the following:

If the Company makes any payment under this Policy and the Card Member has the right to recover damages from another, the Company shall be subrogated to that right. However, the Company's right to recover is subordinate to the Card Member's right to be fully compensated.

2. The **Subrogation** provision is replaced by the following:

In the event of any payment under this Plan, We shall be subrogated to the extent of such payment to Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

EWPP-END1-LA 09/17

### **Applicable to Residents of Maryland**

1. The **Legal Action** provision is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after three (3) years from the date that the action accrues. If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

2. The second paragraph of the **Termination or Cancellation** provision is replaced by the following:

The Company has the right to cancel this Description of Coverage at any time by sending a written notice at least sixty (60) days in advance to You at Your last known address, by using first class mail tracking method. The notice will include the reason for cancellation. You will be eligible to receive benefits if the item purchased is made on Your Account prior to the effective date of the Company's cancellation.

EWPP-END1-MD 09/17

### **Applicable to Residents of Minnesota**

1. The following is hereby added to the **Notice of Claim** provision:

Providing notice to an agent appointed by Us amounts to notice to Us.

2. The **Payment of Claims** provision is replaced by the following:

A claim for benefits provided by this Plan will be paid within five (5) business days after Our receipt of satisfactory Proof of Loss documentation and determination that a claim is payable according to the terms

of the Plan. Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

3. The following is hereby added to the **Fraud** provision:

No oral or written misrepresentation made by You, or on Your behalf, in the negotiation of insurance, shall be deemed material, or defeat or avoid the policy, or prevent its attaching, unless made with intent to deceive and defraud, or unless the matter misrepresented increases the risk of loss.

4. The following is hereby added to the **Subrogation** provision:

We shall not subrogate against any persons or organizations also insured under Our Plan or under any other Policy issued by Us, with respect to the same loss.

EWPP-END1-MN 09/17

### **Applicable to Residents of Missouri**

1. The **Notice of Claims** section is replaced by the following:

During the Extended Warranty Period, Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact the Company by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 981553, El Paso TX 79998-9920.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that Notice of Claim was provided as soon as reasonably possible. No claim will be denied based upon the insured's failure to provide notice within such specified time, unless this failure operates to prejudice the rights of the insurer, as per Missouri regulation 20CSR100-1.020. At the time You provide Us with Notice of Claim, We will assist with completion of the Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

Our Plan matches the terms of and extends Your original manufacturer's warranty. Therefore, Notice of Claim requirements within your original manufacturer's warranty may vary with respect to date of report versus date of loss. Please review Your original manufacturer's warranty for further details. No claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice Our rights.

2. The first paragraph of the **Proof of Loss** section is replaced by the following:

If required, a claim form will be sent to You after We receive notice of loss. Written proof of loss, which includes the signed claim form and all other requested documentation, must be received within sixty (60) days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim, or Your claim may be denied. The proof of loss must be sent to: Extended Warranty Claims Unit, PO Box 981553, El Paso TX 79998-9920. If the required proof of loss and other documentation is not received (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is the Your responsibility to provide all required documentation.

3. The **Legal Action** provision is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after ten (10) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

EW-END1-MO 09/17

### Applicable to Residents of Montana

1. The following statement is added to the face page of the Description of Coverage:

**If there is a discrepancy between Policy and the Description of Coverage, the Description of Coverage governs.**

2. The **Conformity with State and Federal Law** section is replaced by the following:

#### **Conformity with Montana Statutes**

If a Plan provision does not conform to applicable provisions of Montana statutes, the Plan is hereby amended to comply with such statutes.

3. The **Termination or Cancellation** section is replaced by the following:

Coverage will terminate automatically on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands;
2. the date We notify You of our determination that Your enrollment or claims information contains a misrepresentation or fraudulent statement or fails to disclose material information;
3. the date You terminate Your Account and are no longer a Card Member;
4. the date Your Account is cancelled by American Express; or
5. the date the Plan is not available in the location where You maintain a Permanent Residence.

The Company has the right to cancel this Description of Coverage at any time by sending a written notice at least sixty (60) days in advance to You at Your last known address. Coverage may be cancelled for one of the following reasons:

1. nonpayment of premium;
2. material misrepresentation;
3. substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk when the contract was written;
4. substantial breaches of contractual duties, conditions, or warranties;
5. determination by the commissioner that continuation of the policy would place the insurer in violation of this code;
6. financial impairment of the insurer; or
7. any other reason approved by the commissioner.

You will be eligible to receive benefits if the item purchased is made on Your Account prior to the effective date of the Company's cancellation.

Termination or cancellation of coverage will not prejudice any Notice of Claim submitted prior to termination or cancellation, subject to all other terms of the Plan.

EWPP-END1-MT 09/17

### Applicable to Residents of Nevada

1. **Index Section VI** is replaced by the following:

Cancellation

Section VI

2. The following is added to the end of **Description of Benefits** section:

**When Coverage is No Longer Activated**

Coverage will become inactive:

1. The date You no longer maintain a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands;
2. The date You terminate Your Account and are no longer a Card Member;
3. The date Your Account is cancelled by American Express; or
4. The date the Plan is not available in the location where You maintain a Permanent Residence.

Termination of coverage will not prejudice any Notice of Claim submitted prior to termination, subject to all other terms of the Plan.

3. The **Cancellation** section is replaced by the following:

The Company has the right to cancel this Description of Coverage at any time by sending written notice at least sixty (60) days in advance to You at Your last known address for one of the following reasons:

1. Conviction of the insured of a crime arising out of acts increasing the hazard insured against;
2. Discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;
3. Discovery of an act or omission; or a violation of any condition of the policy, which occurred after the first effective date of the current policy and substantially and materially increases the hazard insured against;
4. A material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;
5. A determination by the Commissioner that continuation of the insurer's present volume of premiums would jeopardize the insurer's solvency or be hazardous to the interests of policyholders of the insurer, its creditors or the public;
6. A determination by the Commissioner that the continuation of the policy would violate, or place the insurer in violation of, any provision of the Code.

The notice will include the reason for cancellation. You will be eligible to receive benefits if the item purchased is made on Your Account and you have fully activated coverage in accordance with this Description of Coverage prior to the effective date of the Company's cancellation.

Cancellation of coverage will not prejudice any Notice of Claim submitted prior to cancellation, subject to all other terms of the Plan.

EWPP-END1-NV 09/17

**Applicable to Residents of Oklahoma**

1. The following is added to the first page:

Fraud: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

2. The opening paragraph to Important Additional Information For You section is replaced by the following:

The benefits described herein are subject to all of the terms, conditions, and exclusions of the Description of Coverage issued to Card Members whose Permanent Residence is Oklahoma. This Description of Coverage replaces any prior Description of Coverage which may have been furnished in connection with the Policy. For any questions regarding the benefits described in this Description of Coverage, please call 1-

800-338-1670 or International Collect 1-303-273-6498, the number listed on the back of Your card, or the number shown on Your card statement.

EWPP-END1-OK 09/17

### **Applicable to Residents of South Dakota**

1. The **Legal Actions** provision is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after six (6) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

EW/PP-END1-SD 09/17

### **Applicable to Residents of United States Virgin Islands**

1. The **Policy** definition is replaced by the following:

**Policy** means the Group Insurance Master Policy (AX0951-VI or AX0953-VI) issued by the Company to American Express Travel Related Services Company, Inc.

2. The **Payment of Claims** section is replaced by the following:

#### **Payment of Claims**

A claim for benefits provided by this Plan will be paid within thirty (30) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss/Covered Incident. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

3. The paragraph on **Company Cancellation** is hereby replaced by the following:

The Company can cancel this Description of Coverage or any endorsement or rider at any time for any reason including but not necessarily limited to:

- a. non-Payment of premium by the Master Policyholder;
- b. high loss experience; or
- c. a Company decision to stop underwriting this kind of insurance.

The Card Member has the right to know and/or request the grounds on which this Description of Coverage is cancelled. To that effect, the Company must provide thirty (30) days written notice, actually delivered or mailed by certified mail, prior to the date cancellation is effective, indicating in such notice the reason for cancellation. You will be eligible to receive benefits if You fully activated coverage in accordance with this Description of Coverage prior to the effective date of the Company's cancellation. If the Company cancels, the Master Policyholder must assist the Company in notifying Card Members of the date their insurance is cancelled.

EWPP-END1-VI 09/17

**Applicable to Residents of Utah**

1. The opening paragraph to the **General Exclusions** section is replaced by the following:

Benefits are not payable if the Loss for which coverage is sought was directly or wholly caused by:

2. The following is hereby added to the **Proof of Loss** provision:

Failure to provide Proof of Loss within sixty (60) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that proof of loss was provided as soon as reasonably possible. No claim will be denied based upon Your failure to provide proof of loss within such specified time, unless this failure operates to prejudice Our rights.

EWPP-END1-UT 09/17

**Applicable to Residents of Vermont**

1. The first paragraph of the **Notice of Claim** provision is replaced by the following:

During the Extended Warranty Period, Notice of Claim should be provided to Us within thirty (30) days of the Loss/Covered Incident or as soon as practicable. You may contact the Company by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty Claims Unit, PO Box 981553, El Paso TX 79998-9920.

2. The **Payment of Claim** section is replaced by the following:

A claim for benefits provided by this Plan will be paid within ten (10) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss /Covered Incident. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

EWPP-END1-VT 09/17

**Applicable to Residents of West Virginia**

1. The first paragraph of **Payment of Claims** has been replaced with:

A claim for benefits provided by this Plan will be paid within fifteen (15) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

EWPP-END1-WV 09/17

**Applicable to Residents of Wyoming**

1. The **Payment of Claims** section is replaced by the following:



A claim for benefits provided by this Plan will be paid within forty-five (45) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss\Covered Incident. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

2. The **Legal Actions** provision is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after four (4) years from the time written Proof of Loss is required to be given.

EWPP-END1-WY 09/17

ALL OTHER TERMS AND CONDITIONS OF THE DESCRIPTION OF COVERAGE/POLICY REMAIN UNCHANGED.



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

## Other State Notices

### Questions regarding your policy or coverage should be directed to:

AMEX Assurance Company  
Complaints Department  
PO Box 53701  
MC: 08-01-20  
Phoenix, AZ 85072-9872

You may call the toll-free number at (800) 225-3750.

### If you have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance:

#### FOR ARKANSAS RESIDENTS

Arkansas Insurance Department  
Consumer Services Division  
1200 West Third Street  
Little Rock, AR 72201-1904  
(501) 371-2640 or (800) 852-5494

#### FOR CALIFORNIA RESIDENTS

California Department of Insurance  
Consumer Services Division  
300 South Spring Street, South Tower  
Los Angeles, CA 90013  
[www.insurance.ca.gov](http://www.insurance.ca.gov)  
Consumer Hotline: (800) 927-4357

#### FOR IDAHO RESIDENTS

Idaho Department of Insurance  
Consumer Affairs  
700 W State Street, 3rd Floor  
PO Box 83720  
Boise ID 83720-0043  
1-800-721-3272 or 208-334-4250 or [www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)

#### FOR ILLINOIS RESIDENTS

Illinois Department of Insurance  
320 West Washington Street  
Springfield, IL 62767-0001

#### FOR VIRGINIA RESIDENTS

### IMPORTANT INFORMATION REGARDING YOUR INSURANCE

In the event you need to contact someone about this insurance for any reason, please contact your agent. If no agent was involved in the sale of this insurance, or if you have additional questions, you may contact the insurance company issuing this insurance at the following address and telephone number:

AMEX Assurance Company  
Complaints Department  
PO Box 53701  
MC: 08-01-20  
Phoenix, AZ 85072-9872

You may call the toll-free number at (800) 225-3750.

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia State Corporation Commission's Bureau of Insurance at:

State Corporation Commission  
Bureau of Insurance

PO Box 1157  
Richmond, VA 23218  
(877) 310-6560 or TDD (804) 371-9206

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent, company or the Bureau of Insurance, have your policy number available.

FOR WISCONSIN RESIDENTS

**KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS**

PROBLEMS WITH YOUR INSURANCE? – If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem.

**AMEX Assurance Company**  
**Complaints Department**  
**PO Box 53701**  
**MC: 08-01-20**  
**Phoenix, AZ 85072-9872**

**You may call the toll-free number at (800) 225-3750.**

You can also contact the OFFICE OF THE COMMISSIONER OF INSURANCE, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can contact the OFFICE OF THE COMMISSIONER OF INSURANCE by contacting:

Office of the Commissioner of Insurance  
Complaints Department  
PO Box 7873  
Madison, WI 53707-7873  
(800) 236-8517  
(608) 266-0103

## **EXTENDED WARRANTY INSURANCE POLICY**

Underwritten by AMEX Assurance Company  
Administrative Office, 20022 N. 31<sup>st</sup> Ave. MC: 08-01-20 Phoenix AZ 85027

For purchases charged to Your Account, Extended Warranty will extend the terms of the original manufacturer's warranty on warranties of five (5) years or less that are eligible in the United States of America, Puerto Rico or the U.S. Virgin Islands, subject to exclusions and limitations described in this Insurance Policy. We will match the length of the original warranty if the original manufacturer's warranty is less than two (2) years, or we will provide two (2) additional years if the original manufacturer's warranty is between two (2) years and five (5) years. If the original manufacturer's warranty exceeds five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

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### **I. DEFINITIONS**

Certain words used in this Insurance Policy are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express® Card Account on which the record of the charge for the item purchased is made.

**American Express Card** means any card bearing an American Express trademark or logo authorized by American Express Travel Related Services Company Inc., or its subsidiaries or affiliates, which can be used to purchase goods or services at merchants on the American Express Network and which American Express Travel Related Services Company, Inc. designates as eligible for coverage under the Policy.

**Card Member** means a person who has been issued a United States of America based proprietary American Express Card and who has a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

**Company** means AMEX Assurance Company.

**Extended Warranty Period** means a period of time equal to the length of the original manufacturer's warranty when the original warranty is less than two (2) years, or two (2) additional years if the original manufacturer's warranty is between two (2) years and five (5) years.

**Insurance Policy or Policy** means the contract issued to the Policyholder provided the benefits described herein.

**Loss** means the product malfunction which necessitates the repair, replacement or reimbursement of any one product, as covered by the terms of that product's original warranty, which is valid in the United States of America, Puerto Rico or the U.S. Virgin Islands when the purchase of the product, whether for Your use or as a gift, has been charged to Your Account.

**Membership Rewards® Points** means credits obtained through the Membership Rewards program available with most American Express Cards, which are earned when making certain purchases with such cards. In some cases, participating Card Members receive a redemption certificate in order to use their Membership Rewards points.

**Pay with Points** is a process that may be available to an individual who accrues American Express Membership Rewards Points and then uses the Membership Rewards Points to pay for an item by converting them to statement credits to off-set some or all of the expense of that item reflected on the individual's Account statement.

**Permanent Residence** means the one primary dwelling place where the Card Member resides and to which he/she intend to return and, if necessary, can be evidenced by a current and active official form of Identification, examples include, but are not limited to: State issued Identification Card, Driver License, and Voter Identification Card

**Plan** means the Policy and the benefits described therein.

**Policyholder** means Card Member.

**We, Us and Our** means the Company.

**You and Your** means the Card Member.

## II. **DESCRIPTION OF BENEFITS**

### **What is Covered**

We will pay Your Loss up to the actual amount charged to Your Account (including applicable sales tax) for the item for which a Loss is claimed, but not to exceed the original cost of the item or \$10,000, whichever is less. If you incur multiple Losses for the same item, the aggregate payments too shall not exceed the lesser of the original cost of the item or \$10,000, whichever is less.

Only valid and reasonable repairs up to the purchase amount of the item made at a manufacturer and/or retailer's authorized repair facility are covered.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000 for all Losses per Card Member Account in each calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the item.

For Accounts enrolled in the Membership Rewards Points and/or Pay with Points program(s), an item is eligible for coverage under this Plan if it was purchased through the redemption of Membership Rewards Points and/or Pay with Points. Our benefit payment will not exceed the amount of the Membership Reward Points and/or Pay with Points You redeemed to purchase the item. Benefits will not be paid when redemption of Membership Rewards Points and/or Pay with Points have been transferred to a non-eligible card account or non-Card Members.

Our benefit payment will not include payment of expenses or fees related to shipping and handling, installation, assembly, professional advice, maintenance or other service charges related to the repair, replacement or reimbursement of Your product.

### **Length of Coverage**

Where a Loss has occurred during the Extended Warranty Period, We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years.

If the item is also covered by a purchased service contract, the Extended Warranty Period begins at the end of the purchased service contract and extends the original manufacturer's warranty for a period of time equal to the warranty, up to two (2) additional years.

If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the item purchased is not eligible for benefits under this Plan.

If the Card Member is notified that a warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to two (2) years from the date the Card Member is notified of such event. The Card Member may be asked to provide proof of notification in the form of a public announcement or other official documentation.

Only a Card Member has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **III. EXCLUSIONS**

#### **General Exclusions**

Benefits are not payable if the Loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. war or acts of war (whether declared or undeclared), participation in a felony, riot, civil disturbance, protest or insurrections, service in the armed forces or units auxiliary to it;
2. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
3. mechanical failure covered under product recall; or
4. fraud or abuse or illegal activity of any kind by the Card Member.

#### **Purchases Not Covered**

The following purchases are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. animals or living plants;
3. consumable or perishable items with extended or limited life spans (including, but not limited to; food, perfume, light bulbs, batteries);
4. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustion, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, mufflers);
5. motorized devices and their parts used for agriculture, landscaping, demolition or construction;
6. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building unless the item can be removed without causing damage to the structure;
7. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters and/or any item that cannot be removed without causing damage to the structure;
8. land or buildings;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original United States of America, Puerto Rico or the U.S. Virgin Islands manufacturer's and/or retailer's warranty, unless such coverage is provided and administered by the original manufacturer; and
11. items purchased for use as inventory, resale, professional, or commercial use (including but not limited to professional education, training or skills, or to be used in professional competition).

### **IV. CLAIMS PROCESS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

To insure prompt processing of Your claim, report any Loss immediately following the date of the Loss, including for gifts purchased on your Account. Retain Your receipts and Your damaged property (if applicable) until the claim process is complete.

We will decide whether to do one of the following: 1) have the product repaired; 2) have the product replaced; or 3) reimburse You up to the amount of the item purchased on Your Account.

**Notice of Claim**

During the Extended Warranty Period, Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact the Company by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 981553, El Paso TX 79998-9920.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that Notice of Claim was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist with completion of the Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

Our Plan matches the terms of and extends Your original manufacturer's warranty. Therefore, Notice of Claim requirements within your original manufacturer's warranty may vary with respect to date of report versus date of loss. Please review Your original manufacturer's warranty for further details. No claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice Our rights.

**Proof of Loss**

If required, a claim form will be sent to You after We receive notice of loss. Written proof of loss, which includes the signed claim form and all other requested documentation, must be received within sixty (60) days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim, or Your claim may be denied. The proof of loss must be sent to: Extended Warranty Claims Unit, PO Box 981553, El Paso TX 79998-9920. If the required proof of loss and other documentation is not received within sixty (60) days of Our request (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is the Your responsibility to provide all required documentation.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. an Extended Warranty claim form;
2. the original itemized store receipt with applicable sales tax included;
3. a copy of the original manufacturer's warranty and any additional retailer's warranty and/or service contract, if applicable; and
4. a repair estimate for the product by an authorized retailer that has been approved by the manufacturer

You may be required to send in the product to Us at Our expense for further evaluation of Your claim. If requested, You must send in the product within sixty (60) days from the date of Our request to remain eligible for coverage.

**Payment of Claims**

A claim for benefits provided by this Plan will be paid within thirty (30) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

## V. **GENERAL PROVISIONS**

### **Assignment**

This Policy may not be assigned and any purported assignment is void.

### **Change of Permanent Residence**

You must notify Us as soon as reasonably possible if You change Your Permanent Address. If the change is to a different state, Your Plan provisions may be adjusted to conform to the requirements of that state. We will send any and all notices or Plan related materials to Your last known address on file. If You fail to notify Us of a change in Your Permanent Residence, You may not receive all notices and Plan related materials.

### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

### **Conformity with State and Federal Law**

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

### **Entire Contract; Representation; Changes**

This Policy and any applications, endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Policy may be changed at any time by written agreement by the Company. Changes shall take effect as of the date a replacement Policy is issued or the date otherwise communicated by the Company.

### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

No coverage is provided if You, whether before or after a Loss, have:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

We may be required to report suspicion of fraudulent activity and/or confirmed fraudulent activity to Your residency state's Department of Insurance.

### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after three (3) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

### **Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.



**Subrogation**

In the event of any payment under this Plan, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

**VI. TERMINATION OR CANCELLATION**

Coverage will terminate automatically on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands;
2. the date We notify You of our determination that Your enrollment or claims information contains a misrepresentation or fraudulent statement or fails to disclose material information;
3. the date You terminate Your Account and are no longer a Card Member;
4. the date Your Account is cancelled by American Express; or
5. the date the Plan is not available in the location where You maintain a Permanent Residence.

The Company has the right to cancel this Policy or any endorsement or rider at any time by sending a written notice at least sixty (60) days in advance to You at Your last known address. The notice will include the reason for cancellation. You will be eligible to receive benefits if You fully activated coverage in accordance with this Policy prior to the effective date of the Company's cancellation.

Termination or cancellation of coverage will not prejudice any Notice of Claim submitted prior to termination or cancellation, subject to all other terms of the Plan.

**VII. IMPORTANT ADDITIONAL INFORMATION FOR YOU**

The benefits described herein are subject to all of the terms, conditions, and exclusions of the Policy. This Policy replaces any prior Policy which may have been issued to You. For any questions regarding the benefits described in this Policy, please call 1-800-225-3750 or International Collect 1-303-273-6498, the number listed on the back of Your card, or the number shown on Your card statement.

**This Policy is an important document. Please read it and keep it in a safe place.**

IN WITNESS WHEREOF, We have caused this Insurance Policy to be signed by Our officers:



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

## AMENDATORY ENDORSEMENT

To be attached to and made a part of the Description of Coverage/Policy.

THIS ENDORSEMENT CHANGES YOUR DESCRIPTION OF COVERAGE/POLICY. PLEASE READ IT CAREFULLY.

### Applicable to Residents of Texas

1. The **Proof of Loss** provision is replaced by the following:

If required, a claim form will be sent to You after We receive notice of loss. Written proof of loss, which includes the signed claim form and all other requested documentation, must be received within ninety (90) days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim, or Your claim may be denied. The proof of loss must be sent to: AMEX Assurance Company Claims Unit, PO Box 981553, El Paso TX 79998-9920. If the required proof of loss and other documentation is not received within ninety (90) days of Our request (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is the Your responsibility to provide all required documentation.

2. The **Payment of Claims** provision is replaced by the following:

Within 15 days after our receipt of proof of loss documentation and all information requested, We will provide You notification in writing as to whether:

- a. the claim or part of the claim will be paid; or
- b. the claim or part of the claim has been denied, and inform You :
  - i. of the reasons for denial;
  - ii. more information is necessary; or
  - iii. We need additional time to reach a decision. If additional time is needed, We will inform You of the reasons for such need.

If We have notified You that additional time is needed to reach a decision, We will either approve or deny the claim within 45 days of such notice. We will pay for a covered loss within 5 days after we have notified you that payment of the claim or part of the claim will be made.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss/Covered Incident. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

3. The following is hereby added to the **Fraud** section:

Coverage cannot be forfeited unless the material misrepresentation was shown at trial that the matter misrepresented:

- a. was material to the risk; or
- b. contributed to the contingency or event on which the Policy became due and payable.

4. The **Legal Actions** provision is replaced by the following:

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after three (3) years from the time a claim has been denied.

5. The following is hereby added to the **Termination or Cancellation** section:

We may not cancel or non-renew this Policy based solely on the fact that You are an elected official.

ALL OTHER TERMS AND CONDITIONS OF THE DESCRIPTION OF COVERAGE/POLICY REMAIN UNCHANGED.



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

EWPP-TX-END1 09/17

**IMPORTANT NOTICE**

To obtain information or make a complaint:

You may call AMEX Assurance Company's toll-free telephone number for information or to make a complaint at:

**1-800-225-3750**

You may also write to AMEX Assurance Company at:

P.O. Box 53701  
MC: 08-01-20  
Phoenix, AZ 85072-9872

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

**1-800-252-3439**

You may write the Texas Department of Insurance:

P.O. Box 149104  
Austin, TX 78714-9104  
Fax: (512) 490-1007  
Web: [www.tdi.texas.gov](http://www.tdi.texas.gov)  
E-mail: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

**PREMIUM OR CLAIM DISPUTES:**

Should you have a dispute concerning your premium or about a claim, you should contact the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

**ATTACH THIS NOTICE TO YOUR POLICY:**

This notice is for information only and does not become a part or condition of the attached document.

**AVISO IMPORTANTE**

Para obtener información o para presentar una queja:

Usted puede llamar al número de teléfono gratuito de AMEX Assurance Company's para obtener información o para presentar una queja al:

**1-800-225-3750**

Usted también puede escribir a AMEX Assurance Company:

P.O. Box 53701  
MC: 08-01-20  
Phoenix, AZ 85072-9872

Usted puede comunicarse con el Departamento de Seguros de Texas para obtener información sobre compañías, coberturas, derechos, o quejas al:

**1-800-252-3439**

Usted puede escribir al Departamento de Seguros de Texas a:

P.O. Box 149104  
Austin, TX 78714-9104  
Fax: (512) 490-1007  
Sitio web: [www.tdi.texas.gov](http://www.tdi.texas.gov)  
E-mail: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

**DISPUTAS POR PRIMAS DE SEGUROS O RECLAMACIONES:**

Si tiene una disputa relacionada con su prima de seguro o con una reclamación, usted debe comunicarse con la compañía primero. Si la disputa no es resuelta, usted puede comunicarse con el Departamento de Seguros de Texas.

**ADJUNTE ESTE AVISO A SU PÓLIZA:**

Este aviso es solamente para propósitos informativos y no se convierte en parte o en condición del documento adjunto.

# EXTENDED WARRANTY

## DESCRIPTION OF COVERAGE

Tokio Marine Pacific Insurance Limited

Extended Warranty will extend the terms of the original manufacturer's warranty for a period of time equal to the duration of the original manufacturer's warranty, up to one (1) additional year (Centurion Cardmembers up to (3) three additional years) on warranties of five (5) years or less that are eligible in the United States of America, Guam, or the Commonwealth of the Northern Marianas. (See Description of Benefits Section) The coverage provided under this benefit is EXCESS of other sources of indemnity.

### **DEFINITIONS**

Certain words used in this Description of Coverage are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express Card Account.

**Cardmember** means a person or Sponsoring Organization who has been issued a United States based proprietary American Express Card, which is Current and in Good Standing, and who has a Permanent Residence of Guam, or the Commonwealth of the Northern Marianas.

**Company** means Tokio Marine Pacific Insurance Limited, and its duly authorized agents.

**Current and in Good Standing** means a Cardmember Account for which the monthly minimum requirement has been paid prior to the date in which the claim is payable.

**Loss** means the product malfunction which necessitates the repair or replacement of any one product, as covered by the terms of that product's original warranty which is valid in the United States of America, Guam or the Commonwealth of the Northern Marianas when the expense of the purchase, whether for Your use or as a gift, has been charged to Your Account.

**Master Policyholder** means American Express Travel Related Services Company, Inc.

**Permanent Residence** means the one primary dwelling place where the Cardmember resides and to

which they intend to return.

**Plan** means the Policy and the benefits described therein.

**Policy** means the Group Insurance Master Policy CRCB000000109.

**We, Us, Our** means the Company.

**You, Your** means the Cardmember.

### **DESCRIPTION OF BENEFITS**

Where a Loss has occurred during this Plan's extended warranty time period of up to one (1) additional year (Centurion Cardmembers up to (3) three additional years), We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years. We will pay up to the actual amount charged to Your Account for the product for which a Loss is claimed, but not to exceed \$10,000. If the product also is covered by a purchased service contract, this Plan's extended warranty time period begins at the end of the service contract and extends the original manufacturer's warranty for a period of time equal to that warranty, up to one (1) additional year (Centurion Cardmembers up to (3) three additional years). If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

Extended Warranty does not reimburse for shipping and handling expenses or installation, assembly, professional advice, maintenance or other service charges.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000 for all Losses in a calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the property.

Our payment of any eligible benefit amount is further contingent upon Your Account being Current and in Good Standing.

Only a Cardmember has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **EXCLUSIONS**

Benefits are not payable if the Loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
2. mechanical failure covered under product recall; or
3. fraud or abuse or illegal activity of any kind by the Cardmember.

### **PURCHASES NOT COVERED**

The following are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers);
3. motorized devices and their parts used for agriculture, landscaping, demolition or construction;
4. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building;
5. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters;
6. land or buildings;
7. consumable or perishable items;
8. animals or living plants;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. items still under installment billing;
11. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original manufacturer's warranty from the United States of America, Guam, or the Commonwealth of the Northern Marianas, unless such coverage is provided and administered by the original manufacturer; and
12. items purchased for resale, professional, or commercial use (this only applies for Consumer

Cardmembers, this is removed for Open Cardmembers).

### **CLAIMS PROVISIONS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

We will decide whether to have the product repaired or replaced, or to reimburse You up to the amount of the item purchased on Your Card.

To insure prompt processing of Your claim retain Your American Express charge receipts, Your original purchase receipts, all warranty or service contract documents, as well as the defective property, should be retained by You and furnished to Us as We may require to establish Your Proof of Loss.

#### **Notice of Claim**

Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact Us by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498 You may also write to Us at Extended Warranty, PO Box 981553, El Paso TX 79998-9920.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that it was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist You with Your Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

#### **Proof of Loss**

Proof of Loss requires You to send Us all the information We request, at Your expense, in order that Your claim may be evaluated and that We may make a determination as to whether the claim may be paid. You must provide Us with satisfactory Proof of Loss within thirty (30) days after We have provided You with instructions and/or documentation in response to Your Notice of Claim or Your claim may be denied. Your Proof of Loss documentation may be mailed to Us at the same address provided above for mailing Your Notice of Claim. We reserve the right to request all the information We deem necessary to determine that Your claim is payable, and We will not consider that We have received complete Proof of Loss until the information We have requested is

received.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. the American Express charge receipt;
2. the original itemized store receipt;
3. a copy of the manufacturer's warranty;
4. service contract; and
5. a repair estimate for the product.

No payment will be made on claims not substantiated in the manner required by Us.

If all required documentation is not received within thirty (30) days of the date of the Covered Incident (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is Your responsibility to provide all required documentation We request.

You may be required to mail the product to Us at Your expense for further evaluation of Your claim. If requested, You must mail it within thirty (30) days from the date of request to remain eligible for coverage.

#### **Payment of Claim**

A claim for benefits provided by this Plan will be paid upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

If other insurance is available to You which provides the same or similar coverage as that provided by this Plan, this Plan becomes excess and We will pay only that portion of the Covered Incident benefit which is not reimbursed by other insurance up to Our limits, as provided under the Description of Benefits section.

#### **GENERAL PROVISIONS**

##### **Change of Permanent Residence**

If the change is to a different state, Your Policy provisions may be adjusted to conform to the requirements of that state.

##### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

##### **Conformity with Local and Federal Law**

If a Plan provision does not conform to applicable

provisions of Local or Federal law, the Plan is hereby amended to comply with such law.

**Entire Contract; Representation; Changes** This Description of Coverage, the Policy and any applications, endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Description of Coverage may be changed at any time by written agreement between the Master Policyholder and the Company. Only the President, Vice-President or Secretary of Tokio Marine Pacific Insurance Limited may change or waive the provisions of the Description of Coverage. No agent or other person may change the Description of Coverage or waive any of its terms. This Description of Coverage may be changed at any time by providing notice to You. A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any time.

#### **Excess Coverage**

If any Loss under this Policy is insured under any other valid and collectible policy, then this Policy shall cover such Loss, subject to its exclusions, conditions, provisions and other terms herein, only to the extent that the amount of such Loss is in excess of the amount of such other insurance which is payable or paid.

#### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

We do not provide coverage to a Cardmember who, whether before or after a Loss, has:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

#### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after three (3) years from the time written Proof of Loss is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

**Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.

**Subrogation**

In the event of any payment under this Policy, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

**Termination or Cancellation**

Coverage will cease on the earliest of the following:

1. The date You no longer maintain a Permanent Residence in Guam, or the Commonwealth of the Northern Marianas;
2. the date We determine that You or someone on Your behalf intentionally misrepresented or fraud occurred;
3. the date the Policy is cancelled;
4. the date You are no longer a Cardmember;
5. the date Your Account ceases to be Current and in Good Standing; or
6. the date the Plan is not available in the location where You maintain a Permanent Residence.

Termination or cancellation of coverage will not prejudice any claim originating prior to termination or

cancellation subject to all other terms of the Policy.

The Company has the right to cancel the Policy at any time by sending a written notice at least forty five (45) days in advance to You at Your last known address. The notice will include the reason for cancellation.

**IMPORTANT ADDITIONAL INFORMATION FOR YOU**

If the Cardmember is notified that any warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to one (1) year (Centurion Cardmembers up to (3) three additional years) from the date the Cardmember is notified of such event. The Cardmember may be asked to provide proof in the form of a public announcement or other official documentation.

For those eligible and enrolled in the Membership Rewards® program, a product is eligible for coverage under this Plan if it was purchased through redemption of a Membership Rewards redemption certificate. Payment or credit will not exceed the original assigned value of the property received through redemption of a Membership Rewards redemption certificate up to the stated limits, which are indicated in Description of Benefits section. Benefits will not be paid when a Membership Rewards redemption certificate has been transferred to a non-eligible Cardmember or non-Cardmembers.

This Description of Coverage replaces any other Description of Coverage that You may have previously received for Extended Warranty or its predecessor plan, Buyer's Assurance Plan.

This Description of Coverage is an important document. Please read it and keep it in a safe place.

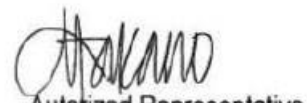
IN WITNESS WHEREOF, We have caused this Description of Coverage to be signed by Our officers:



Masaaki Morimoto  
President



Kenyu Okuda  
Chief Operating Officer



Authorized Representative  
at Hagatna, Guam



## EXTENDED WARRANTY DESCRIPTION OF COVERAGE

Underwritten by AMEX Assurance Company Administrative Office, 480 Pilgrim Way, Green Bay, Wisconsin

Extended Warranty will extend the terms of the original manufacturer's warranty for a period of time equal to the duration of the original manufacturer's warranty, up to one (1) additional year on warranties of five (5) years or less that are eligible in the United States of America. (See Description of Benefits Section.) The coverage provided under this benefit is EXCESS of other sources of indemnity.

### **DEFINITIONS**

Certain words used in this Description of Coverage are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express Card Account.

**Cardmember** means a person who has been issued a United States of America based proprietary American Express Card, which is Current and in Good Standing, and who has a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

**Company** means AMEX Assurance Company, and its duly authorized agents.

**Current and in Good Standing** means a Cardmember Account for which the monthly minimum requirement has been paid prior to the date in which the claim is payable.

**Loss** means the product malfunction which necessitates the repair or replacement of any one product, as covered by the terms of that product's original warranty which is valid in the United States of America when the expense of the

purchase, whether for Your use or as a gift, has been charged to Your Account.

**Master Policyholder** means American Express Travel Related Services Company, Inc.

**Permanent Residence** means the one primary dwelling place where the Cardmember resides and to which they intend to return.

**Plan** means the Policy and the benefits described therein.

**Policy** means the Group Insurance Master Policy (AX0953 issued to American Express Travel Related Services Company, Inc.).

**We, Us, Our** means the Company.

**You, Your** means the Cardmember.

### **DESCRIPTION OF BENEFITS**

Where a Loss has occurred during this Plan's extended warranty time period of up to one (1) additional year, We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years. We will pay up to the actual amount charged to Your Account for the product for which a Loss is claimed, but not to exceed \$10,000. If the product also is covered by a purchased service contract, this Plan's extended warranty time period begins at the end of the service contract and extends the original manufacturer's warranty for a period of time equal to that warranty, up to one (1) additional year. If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

Extended Warranty does not reimburse for shipping and handling expenses or installation, assembly, professional advice, maintenance or other service charges.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000 for all Losses in a calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the property. Our payment of any eligible benefit amount is further contingent upon Your Account being Current and in Good Standing.

Only a Cardmember has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **EXCLUSIONS**

Benefits are not payable if the Loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
2. mechanical failure covered under product recall; or
3. fraud or abuse or illegal activity of any kind by the Cardmember.

For residents of Washington, the first paragraph of this section is removed and replaced with the following: We will not pay for Loss caused by any of the excluded events described below. Loss will be considered to have been caused by an excluded event if the occurrences of that event directly and solely results in Loss, or initiates a sequence of events that result in Loss, regardless of the nature of any intermediate or final event in that sequence.

### **PURCHASES NOT COVERED**

The following are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers);
3. motorized devices and their parts used for agriculture, landscaping, demolition or construction;

4. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building;
5. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters;
6. land or buildings;
7. consumable or perishable items;
8. animals or living plants;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. items still under installment billing;
11. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original United States of America manufacturer's warranty, unless such coverage is provided and administered by the original manufacturer; and
12. items purchased for resale, professional, or commercial use.

### **CLAIMS PROVISIONS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

We will decide whether to have the product repaired or replaced, or to reimburse You up to the amount of the item purchased on Your Card.

To insure prompt processing of Your claim retain Your American Express charge receipts, Your original purchase receipts, all warranty or service contract documents, as well as the defective property, should be retained by You and furnished to Us as We may require to establish Your Proof of Loss.

### **Notice of Claim**

Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact Us by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 493, Golden CO 80402-0493.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that it was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist You with Your Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

For residents of Missouri, no claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice the right of Us.

### **Proof of Loss**

Proof of Loss requires You to send Us all the information We request, at Your expense, in order that Your claim may be evaluated and that We may make a determination as to whether the claim may be paid. You must provide Us with satisfactory Proof of Loss within thirty (30) days (for residents of North Dakota sixty (60) days) after We have provided You with instructions and/or documentation in response to Your Notice of Claim or Your claim may be denied. Your Proof of Loss documentation may be mailed to Us at the same address provided above for mailing Your Notice of Claim. We reserve the right to request all the information We deem necessary to determine that Your claim is payable, and We will not consider that We have received complete Proof of Loss until the information We have requested is received.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. the American Express charge receipt;
2. the original itemized store receipt;
3. a copy of the manufacturer's warranty;
4. service contract; and
5. a repair estimate for the product.

No payment will be made on claims not substantiated in the manner required by Us.

If all required documentation is not received within thirty (30) days (for residents of North Dakota sixty (60) days) of the date of the Covered Incident (except for documentation which has not been furnished for reasons beyond Your control),

coverage may be denied. It is Your responsibility to provide all required documentation We request.

You may be required to mail the product to Us at Your expense for further evaluation of Your claim. If requested, You must mail it within thirty (30) days (for residents of North Dakota sixty (60) days) from the date of request to remain eligible for coverage.

### **Payment of Claim**

A claim for benefits provided by this Plan will be paid upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

If other insurance is available to You which provides the same or similar coverage as that provided by this Plan, this Plan becomes excess and We will pay only that portion of the Covered Incident benefit which is not reimbursed by other insurance up to Our limits, as provided under the Description of Benefits section.

### **GENERAL PROVISIONS**

#### **Change of Permanent Residence**

If the change is to a different state, Your Policy provisions may be adjusted to conform to the requirements of that state.

#### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

#### **Conformity with State and Federal Law**

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

#### **Entire Contract; Representation; Changes**

This Description of Coverage, the Policy and any applications, endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Description of Coverage may be changed at any time by written agreement between the Master Policyholder and the Company. Only the President, Vice-President or Secretary of AMEX Assurance Company may change or waive the provisions of the Description of Coverage. No agent or other person may change the Description of Coverage or waive any of its terms. This Description of Coverage may be changed at any time by providing notice to You.

A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any time.

### **Excess Coverage**

If any Loss under this Policy is insured under any other valid and collectible policy, then this Policy shall cover such Loss, subject to its exclusions, conditions, provisions and other terms herein, only to the extent that the amount of such Loss is in excess of the amount of such other insurance which is payable or paid.

### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

We do not provide coverage to a Cardmember who, whether before or after a Loss, has:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after three (3) years (for residents of Arkansas five (5) years and residents of Missouri ten (10) years) from the time written Proof of Loss is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

### **Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.

### **Subrogation**

In the event of any payment under this Policy, We shall be subrogated to the extent of such payment

to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

For residents of Louisiana, the Right of Recovery, Subrogation and Excess Coverage sections are revised to reflect: If the Company makes any payment under this Policy and the Cardmember has the right to recover damages from another, the Company shall be subrogated to that right. However, the Company's right to recover is subordinate to the Cardmember's right to be fully compensated.

### **Termination or Cancellation**

Coverage will cease on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands;
2. the date We determine that You or someone on Your behalf intentionally misrepresented or fraud occurred;
3. the date the Policy is cancelled;
4. the date You are no longer a Cardmember;
5. the date Your Account ceases to be Current and in Good Standing; or
6. the date the Plan is not available in the location where You maintain a Permanent Residence.

Termination or cancellation of coverage will not prejudice any claim originating prior to termination or cancellation subject to all other terms of the Policy.

The Company has the right to cancel the Policy at any time by sending a written notice at least forty five (45) days in advance to You at Your last known address. The notice will include the reason for cancellation.

**IMPORTANT ADDITIONAL INFORMATION FOR YOU**

If the Cardmember is notified that any warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to one (1) year from the date the Cardmember is notified of such event. The Cardmember may be asked to provide proof in the form of a public announcement or other official documentation.

For those eligible and enrolled in the Membership Rewards program, a product is eligible for coverage under this Plan if it was purchased through redemption of a Membership Rewards

redemption certificate. Payment or credit will not exceed the original assigned value of the property received through redemption of a Membership Rewards redemption certificate up to the stated limits, which are indicated in Description of Benefits section. Benefits will not be paid when a Membership Rewards redemption certificate has been transferred to a non-eligible Cardmember or non-Cardmembers.

**This Description of Coverage replaces any other Description of Coverage that You may have previously received for Extended Warranty or its predecessor plan, Buyer's Assurance Plan.**

**This Description of Coverage is an important document. Please read it and keep it in a safe place.**

IN WITNESS WHEREOF, We have caused this Description of Coverage to be signed by Our officers:



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

EW-DOC-CCSG1 02/07

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**AMEX ASSURANCE COMPANY**  
Administrative Office Phoenix, Arizona

**ADMINISTRATIVE OFFICE ADDRESS CHANGE ENDORSEMENT**

Effective May 26, 2009, your certificate or policy is amended to reflect that Amex Assurance Company's Administrative Office is changed to

MC: 080120 P.O. Box 53701  
20022 N. 31st Avenue Phoenix, AZ 85072-9872 Phoenix, AZ 85027

All other terms of your certificate or policy remain unchanged.



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

**IMPORTANT:** This endorsement becomes a part of your certificate or policy. It should be attached to and kept with your certificate or policy.

MG-ADCHG-END1 06/09

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**AMEX ASSURANCE COMPANY**  
Administrative Office Phoenix, Arizona

**ADMINISTRATIVE OFFICE ADDRESS CHANGE ENDORSEMENT**

Effective May 1, 2010, your certificate or policy is amended to reflect that Amex Assurance Company's Administrative Office is changed to

MC: 080120 P.O. Box 53701  
20022 N. 31st Avenue Phoenix, AZ 85072-9872 Phoenix, AZ 85027

Effective May 1, 2010, your certificate or policy is amended to reflect that Amex Assurance Company's Claim Administrative Office is changed to

P.O. Box 981553  
El Paso, TX 79998-9920

All other terms of your certificate or policy remain unchanged.



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

**IMPORTANT:** This endorsement becomes a part of your certificate or policy. It should be attached to and kept with your certificate or policy.

MG-ADCHG-END3 04/10

**Applicable for the Residents of the State of Indiana**

Extended Warranty is governed by form numbers EW-IND-CCSG1 07/07, EW-IND-CCSG2 07/07, EW-IND-OSBN1 07/07, EW-IND-OSBN2 07/07 and EW-IND-End2 09/08.

References to Description of Coverage and Master Policy throughout the above form have been changed to Policy.

The definitions of **Master Policyholder** and **Plan** are hereby removed. The following definitions are added to the Definitions section.

**American Express Card** means any credit or charge card bearing an American Express trademark or logo issued by American Express Travel Related Services Company, Inc. or its subsidiaries or affiliates or any of their licensees which can be used to purchase goods or services at merchants on the American Express Network and which American Express Travel Related Services Company, Inc. designates as eligible for coverage under the Policy.

**Policy** as used throughout means this contract issued to the Cardmember providing the benefits described. The following provision is added to the General Provisions section.

**Assignment**

No assignment will be acknowledged until it has been received by the Company. The Company does not make any acknowledgement of the effectiveness of an assignment or accept any responsibility for the validity or legality of any assignment.

In all other respects, the provisions and conditions of the Policy remain the same.

**Applicable for the Residents of the State of Indiana**

Indiana Residents Only:

**Questions regarding your policy should be directed to: AMEX Assurance Company  
800-225-3750**

If you (a) need the assistance of the governmental agency that regulates insurance or (b) have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of insurance Consumer Services Division  
311 West Washington Street, Suite 300  
Indianapolis, IN 46204-2787.

Consumer Hotline: 1-800-622-4461. In the Indianapolis Area 1-317-232-2395. Complaints can be filed electronically at [www.in.gov/idoi](http://www.in.gov/idoi)

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## EXTENDED WARRANTY INSURANCE POLICY

Underwritten by AMEX Assurance Company  
Administrative Office, 20022 N. 31<sup>st</sup> Ave. MC: 08-01-20 Phoenix AZ 85027

For purchases charged to Your Account, Extended Warranty will extend the terms of the original manufacturer's warranty on warranties of five (5) years or less that are eligible in the United States of America, Puerto Rico or the U.S. Virgin Islands, subject to exclusions and limitations described in this Insurance Policy. We will match the length of the original warranty if the original manufacturer's warranty is less than one (1) year, or we will provide one (1) additional year if the original manufacturer's warranty is between one (1) year and five (5) years. If the original manufacturer's warranty exceeds five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

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### **I. DEFINITIONS**

Certain words used in this Insurance Policy are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express® Card Account on which the record of the charge for the item purchased is made.

**American Express Card** means any card bearing an American Express trademark or logo authorized by American Express Travel Related Services Company Inc., or its subsidiaries or affiliates, which can be used to purchase goods or services at merchants on the American Express Network and which American Express Travel Related Services Company, Inc. designates as eligible for coverage under the Policy.

**Card Member** means a person who has been issued a United States of America based proprietary American Express Card and who has a Permanent Residence in the 50 United States of America, or the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

**Company** means AMEX Assurance Company.

**Extended Warranty Period** means a period of time equal to the length of the original manufacturer's warranty when the original warranty is less than one (1) year, or one (1) additional year if the original manufacturer's warranty is between one (1) year and five (5) years.

**Insurance Policy or Policy** means the contract issued to the Policyholder provided the benefits described herein.

**Loss** means the product malfunction which necessitates the repair, replacement or reimbursement of any one product, as covered by the terms of that product's original warranty, which is valid in the United States of America, Puerto Rico or the U.S. Virgin Islands when the purchase of the product, whether for Your use or as a gift, has been charged to Your Account.



**Membership Rewards® Points** means credits obtained through the Membership Rewards program available with most American Express Cards, which are earned when making certain purchases with such cards. In some cases, participating Card Members receive a redemption certificate in order to use their Membership Rewards points.

**Pay with Points** is a process that may be available to an individual who accrues American Express Membership Rewards Points and then uses the Membership Rewards Points to pay for an item by converting them to statement credits to off-set some or all of the expense of that item reflected on the individual's Account statement.

**Permanent Residence** means the one primary dwelling place where the Card Member resides and to which he/she intend to return and, if necessary, can be evidenced by a current and active official form of Identification, examples include, but are not limited to: State issued Identification Card, Driver License, and Voter Identification Card

**Plan** means the Policy and the benefits described therein.

**Policyholder** means Card Member.

**We, Us and Our** means the Company.

**You and Your** means the Card Member.

## II. DESCRIPTION OF BENEFITS

### **What is Covered**

We will pay Your Loss up to the actual amount charged to Your Account (including applicable sales tax) for the item for which a Loss is claimed, but not to exceed the original cost of the item or \$10,000, whichever is less. If you incur multiple Losses for the same item, the aggregate payments too shall not exceed the lesser of the original cost of the item or \$10,000, whichever is less.

Only valid and reasonable repairs up to the purchase amount of the item made at a manufacturer and/or retailer's authorized repair facility are covered.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000 for all Losses per Card Member Account in each calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the item.

For Accounts enrolled in the Membership Rewards Points and/or Pay with Points program(s), an item is eligible for coverage under this Plan if it was purchased through the redemption of Membership Rewards Points and/or Pay with Points. Our benefit payment will not exceed the amount of the Membership Reward Points and/or Pay with Points You redeemed to purchase the item. Benefits will not be paid when redemption of Membership Rewards Points and/or Pay with Points have been transferred to a non-eligible card account or non-Card Members.

Our benefit payment will not include payment of expenses or fees related to shipping and handling, installation, assembly, professional advice, maintenance or other service charges related to the repair, replacement or reimbursement of Your product.

### **Length of Coverage**

Where a Loss has occurred during the Extended Warranty Period, We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years.

If the item is also covered by a purchased service contract, the Extended Warranty Period begins at the end of the purchased service contract and extends the original manufacturer's warranty for a period of time equal to the warranty, up to one (1) additional year.

If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the item purchased is not eligible for benefits under this Plan.

If the Card Member is notified that a warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to one (1) year from the date the Card Member is notified of such event. The Card Member may be asked to provide proof of notification in the form of a public announcement or other official documentation.

Only a Card Member has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **III. EXCLUSIONS**

#### **General Exclusions**

Benefits are not payable if the Loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. war or acts of war (whether declared or undeclared), participation in a felony, riot, civil disturbance, protest or insurrections, service in the armed forces or units auxiliary to it;
2. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
3. mechanical failure covered under product recall; or
4. fraud or abuse or illegal activity of any kind by the Card Member.

#### **Purchases Not Covered**

The following purchases are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. animals or living plants;
3. consumable or perishable items with extended or limited life spans (including, but not limited to; food, perfume, light bulbs, batteries);
4. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustion, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, mufflers);
5. motorized devices and their parts used for agriculture, landscaping, demolition or construction;
6. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building unless the item can be removed without causing damage to the structure;
7. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters and/or any item that cannot be removed without causing damage to the structure;
8. land or buildings;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original United States of America, Puerto Rico or the U.S. Virgin Islands manufacturer's and/or retailer's warranty, unless such coverage is provided and administered by the original manufacturer; and
11. items purchased for use as inventory, resale, professional, or commercial use (including but not limited to professional education, training or skills, or to be used in professional competition).

### **IV. CLAIMS PROCESS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

To insure prompt processing of Your claim, report any Loss immediately following the date of the Loss, including for gifts purchased on your Account. Retain Your receipts and Your damaged property (if applicable) until the claim process is complete.

We will decide whether to do one of the following: 1) have the product repaired; 2) have the product replaced; or 3) reimburse You up to the amount of the item purchased on Your Account.

### **Notice of Claim**

During the Extended Warranty Period, Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact the Company by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 981553, El Paso TX 79998-9920.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that Notice of Claim was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist with completion of the Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

Our Plan matches the terms of and extends Your original manufacturer's warranty. Therefore, Notice of Claim requirements within your original manufacturer's warranty may vary with respect to date of report versus date of loss. Please review Your original manufacturer's warranty for further details. No claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice Our rights.

### **Proof of Loss**

If required, a claim form will be sent to You after We receive notice of loss. Written proof of loss, which includes the signed claim form and all other requested documentation, must be received within sixty (60) days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim, or Your claim may be denied. The proof of loss must be sent to: Extended Warranty Claims Unit, PO Box 981553, El Paso TX 79998-9920. If the required proof of loss and other documentation is not received within sixty (60) days of Our request (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is the Your responsibility to provide all required documentation.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. an Extended Warranty claim form;
2. the original itemized store receipt with applicable sales tax included;
3. a copy of the original manufacturer's warranty and any additional retailer's warranty and/or service contract, if applicable; and
4. a repair estimate for the product by an authorized retailer that has been approved by the manufacturer

You may be required to send in the product to Us at Our expense for further evaluation of Your claim. If requested, You must send in the product within sixty (60) days from the date of Our request to remain eligible for coverage.

### **Payment of Claims**

A claim for benefits provided by this Plan will be paid within thirty (30) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

## V. **GENERAL PROVISIONS**

### **Assignment**

This Policy may not be assigned and any purported assignment is void.

### **Change of Permanent Residence**

You must notify Us as soon as reasonably possible if You change Your Permanent Address. If the change is to a different state, Your Plan provisions may be adjusted to conform to the requirements of that state. We will any and all send notices or Plan related materials to Your last known address on file. If You fail to notify Us of a change in Your Permanent Residence, You may not receive all notices and Plan related materials.

### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

### **Conformity with State and Federal Law**

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

### **Entire Contract; Representation; Changes**

This Policy and any applications, endorsements or riders make up the entire contract. Any statement You or the Authorized Driver make is a representation and not a warranty. This Policy may be changed at any time by written agreement by the Company. Changes shall take effect as of the date a replacement Policy is issued or the date otherwise communicated by the Company.

### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

No coverage is provided if You, whether before or after a Loss, have:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

We may be required to report suspicion of fraudulent activity and/or confirmed fraudulent activity to Your residency state's Department of Insurance.

### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after three (3) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

### **Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.

**Subrogation**

In the event of any payment under this Plan, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

**VI. TERMINATION OR CANCELLATION**

Coverage will terminate automatically on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands;
2. the date We notify You of our determination that Your enrollment or claims information contains a misrepresentation or fraudulent statement or fails to disclose material information;
3. the date You terminate Your Account and are no longer a Card Member;
4. the date Your Account is cancelled by American Express; or
5. the date the Plan is not available in the location where You maintain a Permanent Residence.

The Company has the right to cancel this Policy or any endorsement or rider at any time by sending a written notice at least sixty (60) days in advance to You at Your last known address. The notice will include the reason for cancellation. You will be eligible to receive benefits if You fully activated coverage in accordance with this Policy prior to the effective date of the Company's cancellation.

Termination or cancellation of coverage will not prejudice any Notice of Claim submitted prior to termination or cancellation, subject to all other terms of the Plan.

**VII. IMPORTANT ADDITIONAL INFORMATION FOR YOU**

The benefits described herein are subject to all of the terms, conditions, and exclusions of the Policy. This Policy replaces any prior Policy which may have been issued to You. For any questions regarding the benefits described in this Policy, please call 1-800-225-3750 or International Collect 1-303-273-6498, the number listed on the back of Your card, or the number shown on Your card statement.

**This Policy is an important document. Please read it and keep it in a safe place.**

IN WITNESS WHEREOF, We have caused this Insurance Policy to be signed by Our officers:



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

## Other State Notices

### FOR INDIANA RESIDENTS

**Questions regarding your policy or coverage should be directed to:**

**AMEX Assurance Company  
(800) 225-3750**

If you (a) need the assistance of the governmental agency that regulates insurance or (b) have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of insurance  
Consumer Services Division  
311 West Washington Street, Suite 300  
Indianapolis, IN 46204-2787

Consumer Hotline: (800) 622-4461; (317) 232-2395.

Complaints can be filed electronically at [www.in.gov/idoi](http://www.in.gov/idoi)

## EXTENDED WARRANTY INSURANCE POLICY

Underwritten by AMEX Assurance Company  
Administrative Office, 20022 N. 31<sup>st</sup> Ave. MC: 08-01-20 Phoenix AZ 85027

For purchases charged to Your Account, Extended Warranty will extend the terms of the original manufacturer's warranty on warranties of five (5) years or less that are eligible in the United States of America, Puerto Rico or the U.S. Virgin Islands, subject to exclusions and limitations described in this Insurance Policy. We will match the length of the original warranty if the original manufacturer's warranty is less than two (2) years, or we will provide two (2) additional years if the original manufacturer's warranty is between two (2) years and five (5) years. If the original manufacturer's warranty exceeds five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

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### **I. DEFINITIONS**

Certain words used in this Insurance Policy are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express® Card Account on which the record of the charge for the item purchased is made.

**American Express Card** means any card bearing an American Express trademark or logo authorized by American Express Travel Related Services Company Inc., or its subsidiaries or affiliates, which can be used to purchase goods or services at merchants on the American Express Network and which American Express Travel Related Services Company, Inc. designates as eligible for coverage under the Policy.

**Card Member** means a person who has been issued a United States of America based proprietary American Express Card and who has a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

**Company** means AMEX Assurance Company.

**Extended Warranty Period** means a period of time equal to the length of the original manufacturer's warranty when the original warranty is less than two (2) years, or two (2) additional years if the original manufacturer's warranty is between two (2) years and five (5) years.

**Insurance Policy or Policy** means the contract issued to the Policyholder provided the benefits described herein.

**Loss** means the product malfunction which necessitates the repair, replacement or reimbursement of any one product, as covered by the terms of that product's original warranty, which is valid in the United States of America, Puerto Rico or the U.S. Virgin Islands when the purchase of the product, whether for Your use or as a gift, has been charged to Your Account.

**Membership Rewards® Points** means credits obtained through the Membership Rewards program available with most American Express Cards, which are earned when making certain purchases with such cards. In some cases, participating Card Members receive a redemption certificate in order to use their Membership Rewards points.

**Pay with Points** is a process that may be available to an individual who accrues American Express Membership Rewards Points and then uses the Membership Rewards Points to pay for an item by converting them to statement credits to off-set some or all of the expense of that item reflected on the individual's Account statement.

**Permanent Residence** means the one primary dwelling place where the Card Member resides and to which he/she intend to return and, if necessary, can be evidenced by a current and active official form of Identification, examples include, but are not limited to: State issued Identification Card, Driver License, and Voter Identification Card

**Plan** means the Policy and the benefits described therein.

**Policyholder** means Card Member.

**We, Us and Our** means the Company.

**You and Your** means the Card Member.

## II. DESCRIPTION OF BENEFITS

### **What is Covered**

We will pay Your Loss up to the actual amount charged to Your Account (including applicable sales tax) for the item for which a Loss is claimed, but not to exceed the original cost of the item or \$10,000, whichever is less. If you incur multiple Losses for the same item, the aggregate payments too shall not exceed the lesser of the original cost of the item or \$10,000, whichever is less.

Only valid and reasonable repairs up to the purchase amount of the item made at a manufacturer and/or retailer's authorized repair facility are covered.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000 for all Losses per Card Member Account in each calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the item.

For Accounts enrolled in the Membership Rewards Points and/or Pay with Points program(s), an item is eligible for coverage under this Plan if it was purchased through the redemption of Membership Rewards Points and/or Pay with Points. Our benefit payment will not exceed the amount of the Membership Reward Points and/or Pay with Points You redeemed to purchase the item. Benefits will not be paid when redemption of Membership Rewards Points and/or Pay with Points have been transferred to a non-eligible card account or non-Card Members.

Our benefit payment will not include payment of expenses or fees related to shipping and handling, installation, assembly, professional advice, maintenance or other service charges related to the repair, replacement or reimbursement of Your product.

### **Length of Coverage**

Where a Loss has occurred during the Extended Warranty Period, We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years.

If the item is also covered by a purchased service contract, the Extended Warranty Period begins at the end of the purchased service contract and extends the original manufacturer's warranty for a period of time equal to the warranty, up to two (2) additional years.



If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the item purchased is not eligible for benefits under this Plan.

If the Card Member is notified that a warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to two (2) years from the date the Card Member is notified of such event. The Card Member may be asked to provide proof of notification in the form of a public announcement or other official documentation.

Only a Card Member has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **III. EXCLUSIONS**

#### **General Exclusions**

Benefits are not payable if the Loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. war or acts of war (whether declared or undeclared), participation in a felony, riot, civil disturbance, protest or insurrections, service in the armed forces or units auxiliary to it;
2. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
3. mechanical failure covered under product recall; or
4. fraud or abuse or illegal activity of any kind by the Card Member.

#### **Purchases Not Covered**

The following purchases are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. animals or living plants;
3. consumable or perishable items with extended or limited life spans (including, but not limited to; food, perfume, light bulbs, batteries);
4. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustion, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, mufflers);
5. motorized devices and their parts used for agriculture, landscaping, demolition or construction;
6. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building unless the item can be removed without causing damage to the structure;
7. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters and/or any item that cannot be removed without causing damage to the structure;
8. land or buildings;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original United States of America, Puerto Rico or the U.S. Virgin Islands manufacturer's and/or retailer's warranty, unless such coverage is provided and administered by the original manufacturer; and
11. items purchased for use as inventory, resale, professional, or commercial use (including but not limited to professional education, training or skills, or to be used in professional competition).

### **IV. CLAIMS PROCESS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

To insure prompt processing of Your claim, report any Loss immediately following the date of the Loss, including for gifts purchased on your Account. Retain Your receipts and Your damaged property (if applicable) until the claim process is complete.

We will decide whether to do one of the following: 1) have the product repaired; 2) have the product replaced; or 3) reimburse You up to the amount of the item purchased on Your Account.

**Notice of Claim**

During the Extended Warranty Period, Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact the Company by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 981553, El Paso TX 79998-9920.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that Notice of Claim was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist with completion of the Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

Our Plan matches the terms of and extends Your original manufacturer's warranty. Therefore, Notice of Claim requirements within your original manufacturer's warranty may vary with respect to date of report versus date of loss. Please review Your original manufacturer's warranty for further details. No claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice Our rights.

**Proof of Loss**

If required, a claim form will be sent to You after We receive notice of loss. Written proof of loss, which includes the signed claim form and all other requested documentation, must be received within ninety (90) days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim, or Your claim may be denied. The proof of loss must be sent to: Extended Warranty Claims Unit, PO Box 981553, El Paso TX 79998-9920. If the required proof of loss and other documentation is not received within ninety (90) days of Our request (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is the Your responsibility to provide all required documentation.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. an Extended Warranty claim form;
2. the original itemized store receipt with applicable sales tax included;
3. a copy of the original manufacturer's warranty and any additional retailer's warranty and/or service contract, if applicable; and
4. a repair estimate for the product by an authorized retailer that has been approved by the manufacturer

You may be required to send in the product to Us at Our expense for further evaluation of Your claim. If requested, You must send in the product within sixty (60) days from the date of Our request to remain eligible for coverage.

**Payment of Claims**

A claim for benefits provided by this Plan will be paid within thirty (30) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

## V. **GENERAL PROVISIONS**

### **Assignment**

This Policy may not be assigned and any purported assignment is void.

### **Change of Permanent Residence**

You must notify Us as soon as reasonably possible if You change Your Permanent Address. If the change is to a different state, Your Plan provisions may be adjusted to conform to the requirements of that state. We will any and all send notices or Plan related materials to Your last known address on file. If You fail to notify Us of a change in Your Permanent Residence, You may not receive all notices and Plan related materials.

### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

### **Conformity with State and Federal Law**

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

### **Entire Contract; Representation; Changes**

This Policy and any applications, endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Policy may be changed at any time by written agreement by the Company. Changes shall take effect as of the date a replacement Policy is issued or the date otherwise communicated by the Company.

### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

No coverage is provided if You, whether before or after a Loss, have:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

We may be required to report suspicion of fraudulent activity and/or confirmed fraudulent activity to Your residency state's Department of Insurance.

### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after three (3) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

### **Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.

**Subrogation**

In the event of any payment under this Plan, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

**VI. TERMINATION OR CANCELLATION**

Coverage will terminate automatically on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands;
2. the date We notify You of our determination that Your enrollment or claims information contains a misrepresentation or fraudulent statement or fails to disclose material information;
3. the date You terminate Your Account and are no longer a Card Member;
4. the date Your Account is cancelled by American Express; or
5. the date the Plan is not available in the location where You maintain a Permanent Residence.

The Company has the right to cancel this Policy or any endorsement or rider at any time by sending a written notice at least sixty (60) days in advance to You at Your last known address. The notice will include the reason for cancellation. You will be eligible to receive benefits if You fully activated coverage in accordance with this Policy prior to the effective date of the Company's cancellation.

Termination or cancellation of coverage will not prejudice any Notice of Claim submitted prior to termination or cancellation, subject to all other terms of the Plan.

**VII. IMPORTANT ADDITIONAL INFORMATION FOR YOU**

The benefits described herein are subject to all of the terms, conditions, and exclusions of the Policy. This Policy replaces any prior Policy which may have been issued to You. For any questions regarding the benefits described in this Policy, please call 1-800-225-3750 or International Collect 1-303-273-6498, the number listed on the back of Your card, or the number shown on Your card statement.

**This Policy is an important document. Please read it and keep it in a safe place.**

IN WITNESS WHEREOF, We have caused this Insurance Policy to be signed by Our officers:



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

## For Puerto Rico residents only.

# AMERICAN EXPRESS® CARD EXTENDED WARRANTY PROGRAM

Underwritten by AMEX Assurance Company Mailing Address P.O. Box 53701  
Phoenix, AZ 85072-9872

## DESCRIPTION OF COVERAGE

Extended Warranty will extend the terms of the original manufacturer's warranty for a period of time equal to the duration of the original manufacturer's warranty, up to one (1) additional year on warranties of five (5) years or less that are eligible in the United States of America and Puerto Rico (see Description of Benefits Section). The coverage provided under this benefit is EXCESS of other sources of indemnity.

### DEFINITIONS

Certain words used in this Description of Coverage are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express Card Account.

**American Express Membership Rewards® Points** means points in the Membership Rewards program, which is a program operated by American Express Travel Related Services Company, Inc. that permits enrolled Cardmembers to redeem their points for airline tickets, hotel stays and other rewards.

**Cardmember** means a person who has been issued a United States of America based proprietary American Express Card, which is Current and in Good Standing, and who has a Permanent Residence in Puerto Rico.

**Company** means AMEX Assurance Company and its duly authorized agents.

**Current and in Good Standing** means a Cardmember Account for which the monthly minimum requirement has been paid prior to the date on which the claim is payable.

**Loss** means the product malfunction which necessitates the repair or replacement of any one product, as covered by the terms of that product's original warranty which is valid in the United States of America or Puerto Rico when the expense of the purchase, whether for Your

use or as a gift, has been charged to Your Account.

**Master Policyholder** means American Express Travel Related Services Company, Inc.

**Permanent Residence** means the one primary dwelling place where Cardmember resides and to which he/she intends to return.

**Plan** means the Policy and the benefits described therein.

**Policy** means the Group Insurance Master Policy issued to American Express Travel Related Services Company, Inc.

**We, Us, Our** means the Company.

**You, Your** means the Cardmember.

### DESCRIPTION OF BENEFITS

Where a Loss has occurred during this Plan's extended warranty time period of up to one (1) additional year, We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years. We will pay up to the actual amount charged to Your Account for the product for which a Loss is claimed, but not to exceed \$10,000. If the product also is covered by a purchased service contract, this Plan's extended warranty time period begins at the end of the service contract and extends the original manufacturer's warranty for a period of time equal to that warranty, up to one (1) additional year. If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

Extended Warranty does not reimburse for shipping and handling expenses or installation, assembly, professional advice, maintenance or other service charges.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000

for all Losses in a calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the property.

Our payment of any eligible benefit amount is further contingent upon Your Account being Current and in Good Standing.

Only a Cardmember has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **EXCLUSIONS**

Benefits are not payable if the Loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
2. mechanical failure covered under product recall; or
3. fraud or abuse or illegal activity of any kind by the Cardmember.

### **PURCHASES NOT COVERED**

The following are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers);
3. motorized devices and their parts used for agriculture, landscaping, demolition or construction;
  4. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building;
5. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters;
6. land or buildings;
7. consumable or perishable items;
8. animals or living plants;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. items still under installment billing;

11. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original United States of America or Puerto Rico manufacturer's warranty, unless such coverage is provided and administered by the original manufacturer; and
12. items purchased for resale, professional, or commercial use.

### **CLAIMS PROVISIONS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

We will decide whether to have the product repaired or replaced, or to reimburse You up to the amount of the item purchased on Your Card.

To insure prompt processing of Your claim retain Your American Express charge receipts, Your original purchase receipts, all warranty or service contract documents, as well as the defective property. These items should be retained by You and furnished to Us as We may require to establish Your Proof of Loss.

#### **Notice of Claim**

Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact Us by calling toll free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 493, Golden, CO 80402.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that it was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist You with Your Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

#### **Proof of Loss**

Proof of Loss requires You to send Us all the information We request, at Your expense, in order that Your claim may be evaluated and that We may make a determination as to whether the claim may be paid. You must provide Us with satisfactory Proof of Loss within one year from the date of your Notice of Claim. Your Proof of Loss documentation may be mailed to

Us at the same address provided above for mailing Your Notice of Claim. We reserve the right to request all the information We deem necessary to determine that Your claim is payable, and We will not consider that We have received complete Proof of Loss until the information We have requested is received.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. the American Express charge receipt;
2. the original itemized store receipt;
3. a copy of the manufacturer's warranty;
4. service contract; and
5. a repair estimate for the product.

No payment will be made on claims not substantiated in the manner required by Us.

If all required documentation is not received within one year from the date of your Notice of Claim (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is Your responsibility to provide all required documentation We request.

You may be required to mail the product to Us at Your expense for further evaluation of Your claim. If requested, You must mail it within one year from the date of request to remain eligible for coverage.

#### **Payment of Claim**

A claim for benefits provided by this Plan will be paid upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

If other insurance is available to You which provides the same or similar coverage as that provided by this Plan, this Plan becomes excess and We will pay only that portion of the Covered Incident benefit which is not reimbursed by other insurance up to Our limits, as provided under the Description of Benefits section.

#### **GENERAL PROVISIONS**

##### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

##### **Conformity with Puerto Rico and Federal Law**

If a Plan provision does not conform to applicable provisions of Puerto Rico or Federal law, the Plan is hereby amended to comply with such law.

##### **Entire Contract; Representation; Changes**

This Description of Coverage, the Policy and any applications, endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Description of Coverage may be changed at any time by written agreement between the Master Policyholder and the Company. Only the President, Vice-President or Secretary of AMEX Assurance Company may change or waive the provisions of the Description of Coverage. No agent or other person may change the Description of Coverage or waive any of its terms. This Description of Coverage may be changed at any time. A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any time.

##### **Excess Coverage**

If any Loss under this Policy is insured under any other valid and collectible policy, then this Policy shall cover such Loss, subject to its exclusions, conditions, provisions and other terms herein, only to the extent that the amount of such Loss is in excess of the amount of such other insurance which is payable or paid.

##### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

We do not provide coverage to a Cardmember who, whether before or after a Loss, has:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

Moreover, any person who knowingly and with the intent to defraud provides false information in an insurance application, or presents, assists, or makes a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same incident of damage or loss, will commit a felony and if convicted will be sentenced for each violation with a fine of no less than five thousand (\$5,000) dollars and not exceeding ten thousand (\$10,000) dollars, or be sentenced to prison for a fixed term of three (3) year, or both penalties. In the event of aggravating

circumstances, the term could be increased to a maximum of five (5) years; in the event of intervening extenuating circumstances it could be reduced up to a minimum of two (2) years.

### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after three (3) years from the time written Proof of Loss is required to be given.

If a time limit of this Plan is less than allowed by the laws of Puerto Rico, the limit is extended to meet the minimum time allowed by such law.

### **Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.

### **Subrogation**

In the event of any payment under this Policy, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

### **Termination or Cancellation**

Coverage will cease on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in Puerto Rico; to the extent that the new Permanent Residence is in one of the 50 states of the United States of America or the District of Columbia, the Cardmember may be eligible for coverage under a separate plan provided by AMEX Assurance Company or another Underwriter, the terms of which can be obtained by calling the toll free number on the back of your American Express Card.
2. the date We determine that You or someone on Your behalf intentionally misrepresented or fraud occurred;

3. the date the Policy is cancelled;
4. the date You are no longer a Cardmember;
5. the date Your Account ceases to be Current and in Good Standing; or
6. the date the Plan is not available in the location where You maintain a Permanent Residence.

Termination or cancellation of coverage will not prejudice any claim originating prior to termination or cancellation subject to all other terms of the Policy.

The Company can cancel this Master Policy for the following reasons: non-payment of premiums due to the Company by the Master Policyholder; high loss experience or; the Company decision to stop underwriting this kind of insurance program. The Cardmember has the right to know and/or request the grounds on which the Policy is cancelled. To that effect, the Company must provide sixty (60) days written notice prior to the date cancellation is effective, indicating in such notice the reason for cancellation. If the Company cancels, the Master Policyholder must assist the Company in notifying Cardmembers of the date their insurance is cancelled.

### **Master Policyholder Cancellation**

The Master Policyholder may cancel the Master Policy by giving the Company written notice of what future date the Master Policy shall be cancelled. The Master Policyholder must notify Cardmembers of the date their coverage is cancelled or replaced. The Master Policyholder must provide to the Company sixty (60) days written notice and to the Cardmember thirty (30) days written notice prior to the date cancellation is effective.

### **IMPORTANT ADDITIONAL INFORMATION FOR YOU**

If the Cardmember is notified that any warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to one (1) year from the date the Cardmember is notified of such event. The Cardmember may be asked to provide proof in the form of a public announcement or other official documentation.

For those eligible and enrolled in the Membership Rewards program, a product is eligible for coverage under this Plan if it was purchased through redemption of a Membership Rewards redemption certificate. Payment or credit will not exceed the original assigned value of the property received through redemption of a Membership Rewards redemption certificate up to the stated limits, which are indicated in Description of



Benefits section. Benefits will not be paid when a Membership Rewards redemption certificate has been transferred to non-eligible Cardmember or non-Cardmembers.

This Description of Coverage replaces any other Description of Coverage that You may have previously

received for Extended Warranty or its predecessor plan, Buyer's Assurance Plan.

The Cardmember can request a copy of the Master Policy by calling 1-800-225-3750.

**This Description of Coverage is an important document. Please read it and keep it in a safe place.**

IN WITNESS WHEREOF, We have caused this Certificate to be signed by Our officers:



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

EW-DOC-CCSG1-PR

## **EXTENDED WARRANTY DESCRIPTION OF COVERAGE**

Underwritten by AMEX Assurance Company  
Administrative Office, 20022 N. 31<sup>st</sup> Ave. MC: 08-01-20 Phoenix AZ 85027

For purchases charged to Your Account, Extended Warranty will extend the terms of the original manufacturer's warranty on warranties of five (5) years or less that are eligible in the United States of America, or Puerto Rico or the U.S. Virgin Islands, subject to exclusions and limitations described in this Description of Coverage. We will match the length of the original warranty if the original manufacturer's warranty is less than one (1) year, or we will provide one (1) additional year if the original manufacturer's warranty is between one (1) year and five (5) years. If the original manufacturer's warranty exceeds five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

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### **I. DEFINITIONS**

Certain words used in this Description of Coverage are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express® Card Account on which the record of the charge for the item purchased is made.

**Card Member** means a person who has been issued a United States of America based proprietary American Express Card and who has a Permanent Residence in the 50 United States of America, or the District of Columbia, or Puerto Rico or the U.S. Virgin Islands.

**Company** means AMEX Assurance Company.

**Extended Warranty Period** means a period of time equal to the length of the original manufacturer's warranty when the original warranty is less than one (1) year, or one (1) additional year if the original manufacturer's warranty is between one (1) year and five (5) years.

**Loss** means the product malfunction which necessitates the repair, replacement or reimbursement of any one product, as covered by the terms of that product's original warranty, which is valid in the United States of America, or Puerto Rico or the U.S. Virgin Islands when the purchase of the product, whether for Your use or as a gift, has been charged to Your Account.

**Master Policyholder** means American Express Travel Related Services Company, Inc.

**Membership Rewards® Points** means credits obtained through the Membership Rewards program available with most American Express Cards, which are earned when making certain purchases with such cards. In some cases, participating Card Members receive a redemption certificate in order to use their Membership Rewards points.

**Pay with Points** is a process that may be available to an individual who accrues American Express Membership Rewards Points and then uses the Membership Rewards Points to pay for an item by converting them to statement credits to off-set some or all of the expense of that item reflected on the individual's Account statement.

**Permanent Residence** means the one primary dwelling place where the Card Member resides and to which he/she intend to return and, if necessary, can be evidenced by a current and active official form of Identification, examples include, but are not limited to: State issued Identification Card, Driver License, and Voter Identification Card

**Plan** means the Policy and the benefits described therein.

**Policy** means the Group Insurance Master Policy (EW-MP 09/17) issued by the Company to American Express Travel Related Services Company, Inc.

**We, Us and Our** means the Company.

**You and Your** means the Card Member.

## II. **DESCRIPTION OF BENEFITS**

### **What is Covered**

We will pay Your Loss up to the actual amount charged to Your Account (including applicable sales tax) for the item for which a Loss is claimed, but not to exceed the original cost of the item or \$10,000, whichever is less. If you incur multiple Losses for the same item, the aggregate payments too shall not exceed the lesser of the original cost of the item or \$10,000, whichever is less.

Only valid and reasonable repairs up to the purchase amount of the item made at a manufacturer and/or retailer's authorized repair facility are covered.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000 for all Losses per Card Member Account in each calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the item.

For Accounts enrolled in the Membership Rewards Points and/or Pay with Points program(s), an item is eligible for coverage under this Plan if it was purchased through the redemption of Membership Rewards Points and/or Pay with Points. Our benefit payment will not exceed the amount of the Membership Reward Points and/or Pay with Points You redeemed to purchase the item. Benefits will not be paid when redemption of Membership Rewards Points and/or Pay with Points have been transferred to a non-eligible card account or non-Card Members.

Our benefit payment will not include payment of expenses or fees related to shipping and handling, professional advice, maintenance or other service charges related to the repair, replacement or reimbursement of Your product.

### **Length of Coverage**

Where a Loss has occurred during the Extended Warranty Period, We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years.

If the item is also covered by a purchased service contract, the Extended Warranty Period begins at the end of the purchased service contract and extends the original manufacturer's warranty for a period of time equal to the warranty, up to one (1) additional year.

If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the item purchased is not eligible for benefits under this Plan.

If the Card Member is notified that a warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to one (1) year from the date the Card Member is notified of such event. The Card Member may be asked to provide proof of notification in the form of a public announcement or other official documentation.

Only a Card Member has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **III. EXCLUSIONS**

#### **General Exclusions**

Benefits are not payable if the Loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. war or acts of war (whether declared or undeclared), participation in a felony, riot, civil disturbance, protest or insurrections, service in the armed forces or units auxiliary to it;
2. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
3. mechanical failure covered under product recall; or
4. fraud or abuse or illegal activity of any kind by the Card Member.

#### **Purchases Not Covered**

The following purchases are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. animals or living plants;
3. consumable or perishable items with extended or limited life spans (including, but not limited to; food, perfume, light bulbs, batteries);
4. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustion, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, mufflers);
5. motorized devices and their parts used for agriculture, landscaping, demolition or construction;
6. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building unless the item can be removed without causing damage to the structure;
7. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters and/or any item that cannot be removed without causing damage to the structure;
8. land or buildings;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original United States of America, or Puerto Rico or the U.S. Virgin Islands manufacturer's and/or retailer's warranty, unless such coverage is provided and administered by the original manufacturer; and
11. items purchased for use as inventory, resale, professional, or commercial use (including but not limited to professional education, training or skills, or to be used in professional competition).

### **IV. CLAIMS PROCESS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

To insure prompt processing of Your claim, report any Loss immediately following the date of the Loss, including for gifts purchased on your Account. Retain Your receipts and Your damaged property (if applicable) until the claim process is complete.

We will decide whether to do one of the following: 1) have the product repaired; 2) have the product replaced; or 3) reimburse You up to the amount of the item purchased on Your Account.

**Notice of Claim**

During the Extended Warranty Period, Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact the Company by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 981553, El Paso TX 79998-9920.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that Notice of Claim was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist with completion of the Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

Our Plan matches the terms of and extends Your original manufacturer's warranty. Therefore, Notice of Claim requirements within your original manufacturer's warranty may vary with respect to date of report versus date of loss. Please review Your original manufacturer's warranty for further details. No claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice Our rights.

**Proof of Loss**

If required, a claim form will be sent to You after We receive notice of loss. Written proof of loss, which includes the signed claim form and all other requested documentation, must be received within sixty (60) days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim, or Your claim may be denied. The proof of loss must be sent to: Extended Warranty Claims Unit, PO Box 981553, El Paso TX 79998-9920. If the required proof of loss and other documentation is not received within sixty (60) days of Our request (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is the Your responsibility to provide all required documentation.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. an Extended Warranty claim form;
2. the original itemized store receipt with applicable sales tax included;
3. a copy of the original manufacturer's warranty and any additional retailer's warranty and/or service contract, if applicable; and
4. a repair estimate for the product by an authorized retailer that has been approved by the manufacturer

You may be required to send in the product to Us at Our expense for further evaluation of Your claim. If requested, You must send in the product within sixty (60) days from the date of Our request to remain eligible for coverage.

**Payment of Claims**

A claim for benefits provided by this Plan will be paid within thirty (30) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

## V. **GENERAL PROVISIONS**

### **Change of Permanent Residence**

You must notify Us as soon as reasonably possible if You change Your Permanent Address. If the change is to a different state, Your Plan provisions may be adjusted to conform to the requirements of that state. We will send any and all notices or Plan related materials to Your last known address on file. If You fail to notify Us of a change in Your Permanent Residence, You may not receive all notices and Plan related materials.

### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

### **Conformity with State and Federal Law**

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

### **Entire Contract; Representation; Changes**

This Description of Coverage, the Policy, the declarations page, and any applications, endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Description of Coverage may be changed at any time by written agreement between the Master Policyholder and the Company upon approval by the Department of Insurance. Changes shall take effect as of the date a replacement Description of Coverage, if any, is issued or the date otherwise agreed upon by the Master Policyholder and the Company. A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any reasonable time upon reasonable notice.

### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

No coverage is provided if You, whether before or after a Loss, have:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

We may be required to report suspicion of fraudulent activity and/or confirmed fraudulent activity to Your residency state's Department of Insurance.

### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after three (3) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

### **Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.

### **Subrogation**

In the event of any payment under this Plan, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively

bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

**VI. TERMINATION OR CANCELLATION**

Coverage will terminate automatically on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, or the District of Columbia, or Puerto Rico or the U.S. Virgin Islands;
2. the date We notify You of our determination that Your enrollment or claims information contains a misrepresentation or fraudulent statement or fails to disclose material information;
3. the date You terminate Your Account and are no longer a Card Member;
4. the date Your Account is cancelled by American Express; or
5. the date the Plan is not available in the location where You maintain a Permanent Residence.

The Company has the right to cancel this Description of Coverage at any time by sending a written notice at least sixty (60) days in advance to You at Your last known address. The notice will include the reason for cancellation. You will be eligible to receive benefits if the item purchased is made on Your Account prior to the effective date of the Company's cancellation.

Termination or cancellation of coverage will not prejudice any Notice of Claim submitted prior to termination or cancellation, subject to all other terms of the Plan.

**VII. IMPORTANT ADDITIONAL INFORMATION FOR YOU**

The benefits described herein are subject to all of the terms, conditions, and exclusions of the Policy. This Description of Coverage replaces any prior Description of Coverage which may have been furnished in connection with the Policy. For any questions regarding the benefits described in this Description of Coverage, please call 1-800-225-3750 or International Collect 1-303-273-6498, the number listed on the back of Your card, or the number shown on Your card statement.

**This Description of Coverage is an important document. Please read it and keep it in a safe place.**

IN WITNESS WHEREOF, We have caused this Description of Coverage to be signed by Our officers:



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

## AMENDATORY ENDORSEMENT

To be attached to and made a part of the Description of Coverage/Policy.

THIS ENDORSEMENT CHANGES YOUR DESCRIPTION OF COVERAGE/POLICY. PLEASE READ IT CAREFULLY.

### Applicable to Residents of Puerto Rico

1. The **Policy** definition is replaced by the following:

**Policy** means the Group Insurance Master Policy (AX0951-PR, AX0951-VI, AX0953-PR or AX0953-VI) issued by the Company to American Express Travel Related Services Company, Inc.

2. The paragraph on **Company Cancellation** is hereby replaced by the following:

The Company can cancel this Description of Coverage or any endorsement or rider at any time for any reason including but not necessarily limited to:

- a. non-Payment of premium by the Master Policyholder; or
- b. a Company decision to stop underwriting this kind of insurance.

The Card Member has the right to know and/or request the grounds on which this Description of Coverage is cancelled. To that effect, the Company must provide sixty (60) days written notice, actually delivered or mailed by certified mail, prior to the date cancellation is effective, indicating in such notice the reason for cancellation. You will be eligible to receive benefits if You fully activated coverage in accordance with this Description of Coverage prior to the effective date of the Company's cancellation. If the Company cancels, the Master Policyholder must assist the Company in notifying Card Members of the date their insurance is cancelled.

ALL OTHER TERMS AND CONDITIONS OF THE DESCRIPTION OF COVERAGE/POLICY REMAIN UNCHANGED.



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company

EWPP-END1-PR 09/17



## EXTENDED WARRANTY DESCRIPTION OF COVERAGE

Underwritten by AMEX Assurance Company  
Administrative Office, 20022 N. 31<sup>st</sup> Ave. MC: 08-01-20 Phoenix AZ 85027

The Group Insurance Master Policy (AX0953) is issued to American Express Travel Related Services Company, Inc., the Policyholder. This Policy is issued in and governed by the laws of Wisconsin. Coverage is provided to You subject to all exclusions and provisions of the Policy.

For purchases charged to Your Account, Extended Warranty will extend the terms of the original manufacturer's warranty on warranties of five (5) years or less that are eligible in the United States of America, or Puerto Rico or the U.S. Virgin Islands, subject to exclusions and limitations described in this Description of Coverage. We will match the length of the original warranty if the original manufacturer's warranty is less than two (2) years, or we will provide two (2) additional years if the original manufacturer's warranty is between two (2) years and five (5) years. If the original manufacturer's warranty exceeds five (5) years, the product purchased is not eligible under this Plan and no coverage applies.

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### I. DEFINITIONS

Certain words used in this Description of Coverage are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

**Account** means Your American Express® Card Account on which the record of the charge for the item purchased is made.

**Card Member** means a person who has been issued a United States of America based proprietary American Express Card and who has a Permanent Residence in the 50 United States of America, or the District of Columbia, or Puerto Rico or the U.S. Virgin Islands.

**Company** means AMEX Assurance Company.

**Extended Warranty Period** means a period of time equal to the length of the original manufacturer's warranty when the original warranty is less than two (2) years, or two (2) additional years if the original manufacturer's warranty is between two (2) years and five (5) years.

**Loss** means the product malfunction which necessitates the repair, replacement or reimbursement of any one product, as covered by the terms of that product's original warranty, which is valid in the United States of America, or Puerto Rico or the U.S. Virgin Islands when the purchase of the product, whether for Your use or as a gift, has been charged to Your Account.

**Master Policyholder** means American Express Travel Related Services Company, Inc.

**Membership Rewards® Points** means credits obtained through the Membership Rewards program available with most American Express Cards, which are earned when making certain purchases with such cards. In some cases, participating Card Members receive a redemption certificate in order to use their Membership Rewards points.

**Pay with Points** is a process that may be available to an individual who accrues American Express Membership Rewards Points and then uses the Membership Rewards Points to pay for an item by converting them to statement credits to off-set some or all of the expense of that item reflected on the individual's Account statement.

**Permanent Residence** means the one primary dwelling place where the Card Member resides and to which he/she intend to return and, if necessary, can be evidenced by a current and active official form of Identification, examples include, but are not limited to: State issued Identification Card, Driver License, and Voter Identification Card

**Plan** means the Policy and the benefits described therein.

**Policy** means the Group Insurance Master Policy (AX0953) issued by the Company to American Express Travel Related Services Company, Inc.

**We, Us and Our** means the Company.

**You and Your** means the Card Member.

## II. DESCRIPTION OF BENEFITS

### **What is Covered**

We will pay Your Loss up to the actual amount charged to Your Account (including applicable sales tax) for the item for which a Loss is claimed, but not to exceed the original cost of the item or \$10,000, whichever is less. If you incur multiple Losses for the same item, the aggregate payments too shall not exceed the lesser of the original cost of the item or \$10,000, whichever is less.

Only valid and reasonable repairs up to the purchase amount of the item made at a manufacturer and/or retailer's authorized repair facility are covered.

If You experience more than one Loss in a calendar year, We will pay an amount not to exceed \$50,000 for all Losses per Card Member Account in each calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the item.

For Accounts enrolled in the Membership Rewards Points and/or Pay with Points program(s), an item is eligible for coverage under this Plan if it was purchased through the redemption of Membership Rewards Points and/or Pay with Points. Our benefit payment will not exceed the amount of the Membership Reward Points and/or Pay with Points You redeemed to purchase the item. Benefits will not be paid when redemption of Membership Rewards Points and/or Pay with Points have been transferred to a non-eligible card account or non-Card Members.

Our benefit payment will not include payment of expenses or fees related to shipping and handling, installation, assembly, professional advice, maintenance or other service charges related to the repair, replacement or reimbursement of Your product.

### **Length of Coverage**

Where a Loss has occurred during the Extended Warranty Period, We will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years.

If the item is also covered by a purchased service contract, the Extended Warranty Period begins at the end of the purchased service contract and extends the original manufacturer's warranty for a period of time equal to the warranty, up to two (2) additional years.

If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the item purchased is not eligible for benefits under this Plan.

If the Card Member is notified that a warranty has ended for any reason (including, but not limited to, bankruptcy of the manufacturer or other responsible party), this Plan will continue to provide coverage, not to exceed the original manufacturer's warranty up to two (2) years from the date the Card Member is notified of such event. The Card Member may be asked to provide proof of notification in the form of a public announcement or other official documentation.

Only a Card Member has a legal and equitable right to any insurance benefit that may be available under this Plan.

### **III. EXCLUSIONS**

#### **General Exclusions**

Benefits are not payable if the Loss for which coverage is sought was directly or wholly caused by:

1. war or acts of war (whether declared or undeclared), participation in a felony, riot, civil disturbance, protest or insurrections, service in the armed forces or units auxiliary to it;
2. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage;
3. mechanical failure covered under product recall; or
4. fraud or abuse or illegal activity of any kind by the Card Member.

#### **Purchases Not Covered**

The following purchases are not covered:

1. products covered by an unconditional satisfaction guarantee;
2. animals or living plants;
3. consumable or perishable items with extended or limited life spans (including, but not limited to; food, perfume, light bulbs, batteries);
4. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustion, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, mufflers);
5. motorized devices and their parts used for agriculture, landscaping, demolition or construction;
6. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building unless the item can be removed without causing damage to the structure;
7. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters and/or any item that cannot be removed without causing damage to the structure;
8. land or buildings;
9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection;
10. additional service contract or extended warranty coverage for a computer, computer component or part that You buy which already comes with an original United States of America, or Puerto Rico or the U.S. Virgin Islands manufacturer's and/or retailer's warranty, unless such coverage is provided and administered by the original manufacturer; and
11. items purchased for use as inventory, resale, professional, or commercial use (including but not limited to professional education, training or skills, or to be used in professional competition).

### **IV. CLAIMS PROCESS**

If You experience a Loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

To insure prompt processing of Your claim, report any Loss immediately following the date of the Loss, including for gifts purchased on your Account. Retain Your receipts and Your damaged property (if applicable) until the claim process is complete.

We will decide whether to do one of the following: 1) have the product repaired; 2) have the product replaced; or 3) reimburse You up to the amount of the item purchased on Your Account.

**Notice of Claim**

During the Extended Warranty Period, Notice of Claim should be provided to Us within thirty (30) days of the Loss. You may contact the Company by calling toll-free stateside 1-800-225-3750 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Us at Extended Warranty, PO Box 981553, El Paso TX 79998-9920.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that Notice of Claim was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist with completion of the Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

Our Plan matches the terms of and extends Your original manufacturer's warranty. Therefore, Notice of Claim requirements within your original manufacturer's warranty may vary with respect to date of report versus date of loss. Please review Your original manufacturer's warranty for further details. No claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice Our rights.

**Proof of Loss**

If required, a claim form will be sent to You after We receive notice of loss. Written proof of loss, which includes the signed claim form and all other requested documentation, must be received within sixty (60) days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim, or Your claim may be denied. The proof of loss must be sent to: Extended Warranty Claims Unit, PO Box 981553, El Paso TX 79998-9920. If the required proof of loss and other documentation is not received within sixty (60) days of Our request (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is the Your responsibility to provide all required documentation.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following:

1. an Extended Warranty claim form;
2. the original itemized store receipt with applicable sales tax included;
3. a copy of the original manufacturer's warranty and any additional retailer's warranty and/or service contract, if applicable; and
4. a repair estimate for the product by an authorized retailer that has been approved by the manufacturer

You may be required to send in the product to Us at Our expense for further evaluation of Your claim. If requested, You must send in the product within sixty (60) days from the date of Our request to remain eligible for coverage.

**Payment of Claims**

A claim for benefits provided by this Plan will be paid within thirty (30) days upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Any payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

For items purchased under installment billing plans, We will pay the amount that has been billed up to the date of Loss. Once the remaining balance has been paid or fulfilled by You, We will pay the remaining balance to You.

## V. **GENERAL PROVISIONS**

### **Change of Permanent Residence**

You must notify Us as soon as reasonably possible if You change Your Permanent Address. If the change is to a different state, Your Plan provisions may be adjusted to conform to the requirements of that state. We will any and all send notices or Plan related materials to Your last known address on file. If You fail to notify Us of a change in Your Permanent Residence, You may not receive all notices and Plan related materials.

### **Clerical Error**

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

### **Conformity with State and Federal Law**

If a Plan provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

### **Entire Contract; Representation; Changes**

This Description of Coverage and any endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Description of Coverage may be changed at any time by written agreement between the Master Policyholder and the Company. Changes shall take effect as of the date a replacement Description of Coverage, if any, is issued or the date otherwise agreed upon by the Master Policyholder and the Company. A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any reasonable time upon reasonable notice.

### **Fraud**

If any request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

No coverage is provided if You, whether before or after a Loss, have:

1. concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. intentionally concealed or misrepresented any fact if the fact misrepresented contributes to the Loss.

We may be required to report suspicion of fraudulent activity and/or confirmed fraudulent activity to Your residency state's Department of Insurance.

### **Legal Actions**

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss documentation has been received by Us. No such action may be brought after three (3) years from the time written Proof of Loss documentation is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

### **Right of Recovery**

If We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in trust for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount payable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable, only after You have been fully compensated for the loss sustained.

### **Subrogation**

In the event of any payment under this Plan, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable Us to effectively

bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such subrogation rights.

We shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.

## **VI. TERMINATION OR CANCELLATION**

Coverage will terminate automatically on the earliest of the following:

1. the date You no longer maintain a Permanent Residence in the 50 United States of America, or the District of Columbia, or Puerto Rico or the U.S. Virgin Islands;
2. the date We notify You of our determination that Your enrollment or claims information contains an intentional misrepresentation or intentional fraudulent statement or intentionally fails to disclose material information;
3. the date You terminate Your Account and are no longer a Card Member;
4. the date Your Account is cancelled by American Express; or
5. the date the Plan is not available in the location where You maintain a Permanent Residence.

The Company has the right to cancel this Description of Coverage at any time by sending a written notice at least sixty (60) days in advance to You at Your last known address. The notice will include the reason for cancellation. You will be eligible to receive benefits if the item purchased is made on Your Account prior to the effective date of the Company's cancellation.

Termination or cancellation of coverage will not prejudice any Notice of Claim submitted prior to termination or cancellation, subject to all other terms of the Plan.

## **VII. IMPORTANT ADDITIONAL INFORMATION FOR YOU**

The benefits described herein are subject to all of the terms, conditions, and exclusions of the Description of Coverage issued to Card Members whose Permanent Residence is Washington. This Description of Coverage replaces any prior Description of Coverage which may have been furnished in connection with the Policy. For any questions regarding the benefits described in this Description of Coverage, please call 1-800-225-3750 or International Collect 1-303-273-6498, the number listed on the back of Your card, or the number shown on Your card statement.

**This Description of Coverage is an important document. Please read it and keep it in a safe place.**

IN WITNESS WHEREOF, We have caused this Description of Coverage to be signed by Our officers:



Jonathan T. Moore  
President  
AMEX Assurance Company



Mark W. Musser  
Secretary  
AMEX Assurance Company