

[American Express Travel Insurance](#)  
**CORONAVIRUS Frequently Asked Questions**

**Publication Date: March 2, 2020**

**Updated: March 13, 2020**

**Updated: April 20, 2020**

**Updated: May 28, 2020**

**Updated: June 24, 2020**

**Updated: July 28, 2020**

**Updated: August 18, 2020**

**Updated: December 3, 2020**

**Please note: The situation with the 2019 Novel Coronavirus (“COVID-19”, “Coronavirus”) continues to evolve. The information in this Coronavirus Alert is current as of the time of publication but is subject to change as more information becomes known.**

Based on information published by the [World Health Organization](#) (“WHO”) on January 21, 2020, COVID-19 became a known event, which affects the travel insurance coverage available for new policies purchased.

1. Is “fear” of contracting the Coronavirus a covered reason under American Express Travel Insurance?
  - a. No, American Express Travel Insurance covers only specified covered reasons. Fear of contracting the Coronavirus is not a covered reason under the American Express Travel Insurance certificate of insurance/policy.
  - b. Please refer to your purchased certificate of insurance/policy or see a [sample certificate of insurance/policy](#) on the [American Express Travel Insurance website](#) for a full description of all covered reasons.
  
2. Are there provisions within the American Express Travel Insurance certificate of insurance/policy that may impact coverage for the Coronavirus?
  - a. Yes, coverage is subject to all terms, conditions, provisions and exclusions contained in the American Express Travel Insurance certificate of insurance/policy.
  - b. Please refer to your purchased certificate of insurance/policy or see a sample certificate of insurance/policy on the American Express Travel Insurance website for all terms, conditions, provisions and exclusions that apply to coverage.

3. Does the American Express Travel Insurance coverage allow me to cancel my trip for any reason?
  - a. No, American Express Travel Insurance covers only specified covered reasons.
  - b. Please refer to your purchased certificate of insurance/policy or see a sample certificate of insurance/policy on the American Express Travel Insurance website for a full description of all covered reasons.
  
4. Should I buy American Express Travel Insurance coverage for my upcoming trip?
  - a. The decision to purchase travel insurance for your upcoming trip is personal and for you to decide. There are many resources available that you may consult including: the WHO and the [Center for Disease Control and Prevention](#) (CDC) websites.
  - b. If you would like to learn more about the American Express Travel Insurance certificate of insurance/policy, please see a sample certificate of insurance/policy on the American Express Travel Insurance website for a full description of terms, conditions, provisions and exclusions.
  
5. Should I cancel my upcoming trip?
  - a. The decision to cancel your trip is personal and for you to decide. There are many resources available that you may consult including: the WHO and the CDC websites, your travel provider or your travel agent.
  - b. Please refer to your purchased certificate of insurance/policy on the American Express Travel Insurance website for a full description of terms, conditions, provisions and exclusions.
  
6. Does the American Express Travel Insurance require a Doctor's note if I cancel my trip?
  - a. The American Express Travel Insurance certificate of insurance/policy includes details regarding the Covered Reasons for which a Doctor's note is required.
  - b. Please refer to your purchased certificate of insurance/policy or see a sample certificate of insurance/policy on the American Express Travel Insurance website for a full description of all terms, conditions, provisions and exclusions.

**Last Updated: December 3, 2020 (in Red)**

**Updated: August 18, 2020**

**Updated: July 28, 2020**

**Updated: June 24, 2020**

**Updated: May 28, 2020**

**Updated: April 20, 2020**

**Updated: March 13, 2020**

**Certificate of Insurance/Policy Cancellation and Refund Information for American Express Travel Insurance (“AETI”) only.**

As mentioned above, based on information published by the World Health Organization (“WHO”) on January 21, 2020, COVID-19 became a known event (“Known Event”), which affects the travel insurance coverage available for new policies purchased. Additionally, since January 21, 2020, the spread of the Coronavirus has impacted travel in certain regions of the world and a number of common carriers have cancelled or will cancel scheduled trips as a result. On March 11, 2020, WHO declared a pandemic.

In recognition of the unforeseeable and unique actions of the public health and government agencies in response to COVID-19, AMEX Assurance Company (“AAC”) is implementing, for a limited period, a one-time exception to the applicable “free look” periods stated in the AETI certificate/policy. Under this limited exception, AAC will honor requests to terminate and rescind a customer’s AETI certificate/policy and provide a full refund of premiums which, when the refund is issued by AAC, will be deemed an agreement by the customer and AAC that all of the insurance in the certificate/policy is completely and totally void as if it had never been purchased or issued in the first place.

AAC will accommodate requests if the following conditions have been met:

1. The common carrier for the trip must have cancelled the trip after the Event Date because of the COVID-19; **or**
2. For travel planned to commence **prior to 12:01 am on March 1, 2021 (previously January 1, 2021)**, the AETI customer cancels their trip because of COVID-19, regardless of common carrier status; **and**
3. No claims have been paid (or will ever be paid) under the certificate/policy for any reason in consideration of the refund; **and**
4. The request to terminate the certificate/policy was first made after the certificate/policy’s “free look” period expired. Please refer to your purchased certificate/policy for a full description of the “free look” period.

**This is a one-time only exception. AAC expressly reserves the right to refuse any requests to terminate or rescind coverage in exchange for a full refund of premiums.**

**How to Request by Email:** If you have met the above conditions and would like to request the termination of your AETI certificate/policy and refund of your premium, please send an email to: [aeti@aexp.com](mailto:aeti@aexp.com)

**The email subject should be:** AETI Refund Policy #500xxxxxxx

**The body of the email must include:**

- The first and last name on the AETI certificate/policy
- The certificate/policy number (beginning with #5000xxxxxxx)
- The reason you are requesting the termination of the AETI certificate/policy
- A phone number at which you can be reached

**Please Note:** This email will be your confirmation that you have met the conditions noted above and will be the basis for the termination of your AETI certificate/policy and refund of your premium. By accepting this offer, you agree that all of the insurance in the certificate/policy is completely and totally void as if it had never been purchased or issued in the first place and that no claims will ever be paid.

**How to Request by mail:** If you have met the above conditions and would like to request the termination of your AETI certificate/policy and refund of your premium, please mail your written request to:

**AMEX Assurance Company  
ATTN: AETI  
PO-BOX 981553  
EL PASO TX 79998-9920**

**The letter must include:**

- The first and last name on the AETI certificate/policy
- The certificate/policy number (beginning with #5000xxxxxxx)
- The reason you are requesting the termination of the AETI certificate/policy
- A phone number at which you can be reached

**Please Note:** This letter will be your confirmation that you have met the conditions noted above and will be the basis for the termination of your AETI certificate/policy and refund of your premium. By accepting this offer, you agree that all of the insurance in the certificate/policy is completely and totally void as if it had never been purchased or issued in the first place and that no claims will ever be paid.

Requests will be processed in the order they are received. If your request is approved, refunds will be issued in the original form of payment. Refunds may take up to 3 weeks after your request is received to be posted on your account.

For customers that do not meet the above conditions and/or who do not wish to have AAC rescind the entire certificate/policy, please see [here](#) for more information regarding available proportional refunds or refer to your purchased certificate/policy for a full description of all terms, conditions, provisions and exclusions.

**Important Notice:** This information is a summary and can only be used for informational purposes. Information contained in this document does not modify or change the terms of coverage included in your purchased certificate/policy. Please refer to your purchased certificate/policy or see a sample certificate /policy on the American Express Travel Insurance website for a full description of all terms, conditions, provisions and exclusions.