

FOR INFORMATIONAL PURPOSES ONLY: For complete details on the terms, conditions, and exclusions of this coverage please refer to the Plan documents you receive upon enrollment. Please note that although this sample is a group policy form, you may receive one or more individual policies.

Certificate of Insurance

TravelAssure-Classic

Underwritten by AMEX Assurance Company

Administrative Office

18850 N 56th St, AZ08-02-02, Phoenix, AZ 85054

We have issued the Group Master Policy AX0126 (herein called the Policy) to the Policyholder. Coverage is provided to Covered Persons, subject to the exclusions and provisions of the Policy.

This Certificate of Insurance is an important document. **Please read it carefully and keep it in a safe place.** The benefits described in this document are subject to all of the terms, conditions and exclusions of the Policy issued by the Company.

COVERAGE EFFECTIVE DATE

Coverage is effective on the date the Scheduled Airline fare is charged to the Account. Coverage is not effective unless the enrollment is in effect and the correct premium has been paid.

SAMPLE

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SECTION I GENERAL DEFINITIONS

Certain words used in this Certificate of Insurance have special meanings as explained below, and they are capitalized throughout the certificate.

Account means an eligible United States based proprietary Card issued by or account established by American Express Travel Related Services Company, Inc. or its participating subsidiaries (herein called American Express).

Cardmember means a person who has been issued an Account.

Common Carrier Conveyance means any land, water or air conveyance (other than a rental) operated by a common carrier licensed to carry passengers for hire on a regularly scheduled basis and available to the public.

Company means AMEX Assurance Company.

Complications of Pregnancy means:

1. Conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy, such as acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity, but shall not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy; and
2. Non-elective Cesarean section, ectopic pregnancy which is terminated, spontaneous termination of pregnancy which occurs during a period of gestation in which a viable birth is not possible, hyperemesis gravidarum and pre-eclampsia.

Covered Person means, when the Basic Cardmember enrolls, the Basic Cardmember, each Additional Cardmember, and each of these Cardmembers' Dependents shall be Covered Persons, unless the Additional Cardmember is enrolled separately.

If the Additional Cardmember enrolls separately, the Additional Cardmember and the Additional Cardmember's Dependents shall be Covered Persons. The Additional Cardmember must be at least 18 years old to enroll separately.

A Covered Person must have a Permanent Residence within the 50 United States of America or District of Columbia.

Covered Trip means a trip taken by the Covered Person, as documented by the Covered Person's Scheduled Airline ticket, and the fare for such Scheduled Airline flight is charged to Your Account prior to any loss.

Covered Trip Conclusion Date means the date on which the Covered Person is scheduled to return to the point where the Covered Trip started or to the Covered Person's final destination.

Covered Trip Departure Date means the date on which the Covered Person is scheduled to leave on the Covered Trip.

Dependent means:

1. Spouse or Domestic Partner;
2. Unmarried, dependent children under age 19 who rely on the insured for more than 50% support and maintenance and who the insured can claim as an exemption on their federal income tax return;
3. Unmarried dependent children 19 years or older:
 - a. Who are registered students in regular full-time attendance at an accredited secondary school, college or university and under age 24; or
 - b. Who, because of a handicap condition or disability that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and are dependent upon a parent or other care provider for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.

Dependent children, unless otherwise specified, include:

1. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance, and
2. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

Domestic Partner means persons who either,

1. Provide documentation of registration of the Domestic Partner relationship pursuant to a state, county or municipal provision, or
2. Meet all of the following qualifications:
 - a. Have resided with each other continuously for at least 12 months in a sole-partner relationship that is intended to be permanent;
 - b. Are not married to any other person;
 - c. Are at least 18 years old;
 - d. Are not related to each other by blood closer than would bar marriage per state law; and
 - e. Are financially interdependent as can be documented by copies of joint home ownership or lease, common bank accounts, credit cards, investments, or insurance.

Hospital means an institution which meets all of the following requirements:

1. It is properly accredited and where required by law, holds a license as a Hospital;
2. It operates mainly for the care and treatment of sick or injured persons as inpatients;
3. It provides twenty-four hours a day nursing care by registered nurses;
4. It has staff of one or more Physicians available at all times; and
5. It provides organized facilities for diagnosis and surgical procedures.

The term Hospital does not include any of the following:

1. A facility used primarily for the care of the aged;
2. A mental institution or sanitarium;
3. A facility used primarily as a clinic, nursing home, hospice or similar place of business;
4. A long term nursing unit or geriatric ward;
5. A rehabilitative facility or extended care facility for convalescent patients; or
6. A facility primarily used for treating alcoholics, drug addicts or other forms of addiction.

With respect to outpatient surgery, or diagnostic testing, an ambulatory surgical center or a clinic will be considered as a Hospital. Such a facility must be properly accredited and, where required by law, hold a license allowing the facility to operate as such.

Occurrence means a single instance or a continuous or repeated exposure to conditions during the Period of Coverage which result in eligibility for payment of a Policy benefit. The loss shall be deemed one Occurrence if it is attributable directly or indirectly to one cause or to one series of similar causes.

Participating Organization means American Express Travel Related Services, Inc.

Period of Coverage means that period of time during which a Covered Person is covered under the Policy. This period begins on the Coverage Effective Date and ends at 12:01 a.m. on the date immediately following the Covered Trip Conclusion Date, unless otherwise specified.

Permanent Residence means the one primary dwelling place where the Covered Person permanently resides and intends to return.

Physician means a licensed practitioner of the healing arts, acting within the scope of his or her license for the service or treatment given. The treating Physician may not be a Covered Person or anyone related to the Covered Person by blood, marriage or civil union unless that person is the only Physician in the area and acting within the scope of their normal employment.

Policy as used throughout means the contract issued to the Policyholder and the Certificate of Insurance providing the benefits described herein.

Policyholder means AMEX Assurance Travel Group Trust.

Scheduled Airline means a commercial airline that publishes schedules and fares for regular passenger service between cities and which is:

1. Of United States registry and certified for civil scheduled air transport by the United States government to carry passengers on a regularly scheduled basis; or
2. Of foreign registry and approved by the United States government or the appropriate foreign authority where the aircraft is registered; or
3. A Scheduled Charter, defined as an airline charter service that meets all of the following qualifications:
 - a. It is operated by a Scheduled Airline;
 - b. It is licensed to carry passengers for hire;
 - c. It is available to the public; and
 - d. It is not hired, owned or leased by a Covered Person's employer.

Spouse means a person to whom one is married.

We, Us and Our means AMEX Assurance Company and its duly authorized agents.

You or Your means, or refers to, the enrolled Basic or enrolled Additional Cardmember.

SECTION II GENERAL PROVISIONS

Changes

If You would like to change the level of Your coverage, please contact Us at the toll-free number found on the back of Your American Express Card. The effective date for the change of coverage will be the next business day following Our receipt, acceptance and approval of the change and subject to the payment of any additional required premium.

Change in Permanent Residence

You must notify Us within 30 days of a change in Your Permanent Residence. If the change is to a different state, Your Policy provisions and rates may be adjusted to conform to the requirements of that state. Notification of any such Policy adjustment will be included in a new Certificate of Insurance issued to You.

Clerical Error

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

Coverage Requirements

A Covered Person will be fully insured for this coverage while taking a Covered Trip provided the Scheduled Airline fare has been charged *separately and individually (on a separate charge form)* to the Basic or Additional Cardmember's enrolled Account, the Covered Person is enrolled in this plan and the per-trip premium charge has been charged to the enrolled Account.

In the event Scheduled Airline fares for more than one Covered Person for any Covered Trip are charged collectively (one charge form for all fares), Covered Persons will be insured for such trip. However, the benefits otherwise payable under the Policy with respect to any one Covered Person will be reduced proportionately based on the number of Covered Persons whose fares are included in the collective charge. For example, if the fares for three Covered Persons are charged collectively, each Covered Person will be insured for one-third of the benefit amount.

Either the Basic Cardmember or Additional Cardmember must request enrollment. The effective date of enrollment is the date the Company receives and validates the enrollment request.

Entire Contract

The entire contract of insurance consists of the Policy, Master Policy Application, Certificate of Insurance, Enrollment Request and any Policy riders. Any statements made on the Enrollment Request, in the absence of fraud, are deemed representations and not warranties.

This Policy may be changed at any time by written agreement between the Policyholder and the Company. Only the Company's President, Vice-President or Secretary may change or waive the provisions of the Policy. No agent or other person may change the Policy or waive any of its terms.

Legal Actions

No legal action may be brought to recover against the Policy within 60 days after written proof of loss has been given. No such action may be brought after three years from the time written proof of loss is required to be given.

If a time limit of the Policy is less than allowed by the laws of the state where the Covered Person lives, the limit is extended to meet the minimum time allowed by such law.

Maximum Indemnity

Duplicate or multiple enrolled Accounts shall not obligate the Company to pay for more than one loss sustained by any one individual Covered Person as a result of any one Occurrence under this coverage in excess of the limit stated herein.

Misrepresentation, Non-Disclosure or Fraud

Coverage is not provided to the Covered Person under the Policy if, whether before or after an event's Occurrence, the Covered Person has intentionally concealed, omitted or misrepresented any material fact or circumstance concerning the application of this insurance, the subject of this insurance, or the interest of the Covered Person therein, or in case of any fraudulent or false swearing by the Covered Person relating thereto.

If any claim made is determined to be false or fraudulent, or if any false or fraudulent means or devices are used by the Covered Person or by anyone acting on behalf of the Covered Person, there is no coverage for the Covered Person under the Policy. Any claim intentionally submitted for an amount in excess of the true value of actual expenses incurred shall be deemed false or fraudulent within the meaning of this provision.

Multiple Certificates of Insurance for each Covered Trip

This Certificate of Insurance supersedes any Certificate of Insurance previously issued to You for TravelAssure. A Covered Person may qualify under only one Certificate of Insurance for each Covered Trip. If any Covered Person is insured under more than one Certificate of Insurance for TravelAssure, We will consider that person to be insured under the most recently issued Certificate of Insurance. We will refund any duplicated premium payments that may have been made on behalf of that person. The records maintained by the Policyholder shall determine the insurance provided for any Covered Person.

Physical Examination and Autopsy

We may require that the Covered Person be examined by a Physician of Our choice. This may be done as often as reasonably necessary while a claim is pending or while We are paying benefits. We may require an autopsy where lawful. We will pay the cost of both the exam and autopsy.

Premiums

A premium charge of \$19.95 will be billed to the Basic or Additional Cardmember's Account each time a Scheduled Airline fare is charged to that Account. If a trip is cancelled, the Cardmember must contact American Express for a refund; however, that portion of the premium attributable to the Trip Cancellation/Interruption coverage is fully earned from the inception of the coverage and will not be refunded. There may be occasions when such premium charges are billed to the Basic or Additional Cardmember's Account for uninsured persons, itinerary changes, ticket upgrading, non-Scheduled Airline flights, baggage or other such non-covered airline services. If any such charges are billed to the Basic or Additional Cardmember, the Cardmember must contact American Express for a refund.

Premium Changes

We have the right to change the premium rates. We will provide written notice to You at least 31 days before the date of change. Premium changes may occur if You change Your state of Permanent Residence.

Time Limit on Certain Defenses

After two years from the date of enrollment, no misstatements, except fraudulent misstatements, during enrollment may be used to void the coverage or deny any claim for loss incurred after the two-year period.

SECTION III TERMINATION AND CANCELLATION OF INSURANCE

Except as specified below, as long as You remain a Cardmember this coverage will automatically be renewed until You notify the Company. Coverage will terminate or cancel at 12:01 a.m. on the date immediately following the earliest of these events:

1. The Covered Person no longer maintains a Permanent Residence within the 50 United States of America or District of Columbia;
2. You request termination of insurance;
3. When We determine that misrepresentation, non-disclosure or fraud in enrollment or claims presentation has occurred;
4. The Policy or any benefit under the Policy is cancelled;
5. The Participating Organization ceases to participate in the Policy;
6. All Your Accounts are cancelled;
7. You move Your Permanent Residence to a state where the Policy is not available.

Cancellation or termination will not prejudice any claim originating prior to termination subject to all other terms of this Policy.

SECTION IV PRE-EXISTING CONDITIONS EXCLUSION

This exclusion is applicable to all Covered Persons and Family Members, whether they are or are not traveling.

There is no coverage for any condition of a Covered Person or a Family Member if, during the 60 days preceding and including the Coverage Effective Date: a) there was medical consultation, advice, examination or treatment received or recommended by a Physician for the condition; b) symptoms of the condition were present which would have caused a prudent person to seek medical consultation, advice, examination or treatment; or c) required taking prescribed medication, unless the condition for which the prescribed medication was required remained controlled without any adjustment of the prescribed medication.

SECTION V GENERAL EXCLUSIONS

The benefits under this Policy will not be paid if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by any of the following:

1. Participation in a riot, civil disturbance or insurrection;
2. War or any act of war, whether declared or undeclared;
3. Detention or arrest by any branch of any government of any nation state recognized by the United Nations;
4. Violation of a criminal law, offense or infraction, whether cited or charged, by or on behalf of the Covered Person or Covered Person's beneficiary.

SECTION VI DESCRIPTION OF BENEFITS

During the Period of Coverage and subject to all of the terms and conditions of the Policy, the Company will provide the following benefits.

TRIP CANCELLATION/INTERRUPTION

Definitions

Family Member means the Covered Person's Dependent, son or daughter (including adopted and those who are in the process of becoming adopted, foster, step or in-law), Domestic Partner's son or daughter (including adopted and those who are in the process of becoming adopted, foster, step or in-law), brother or sister (including step or in-law), parent (including step or in-law), grandparent (including step or in-law), grandchild (including adopted and those who are in the process of becoming adopted, foster or step), aunt, uncle, niece, nephew, guardian, or ward.

Financial Default means the complete suspension of operations due to financial situations, whether or not a bankruptcy petition is filed, or partial suspension of operations after the filing of a bankruptcy petition.

Temporary Residence means a dwelling place where the Covered Person intends to reside for a limited time, and which is occupied or intended to be occupied by the Covered Person for 45 days or more during a Covered Trip.

Terrorist Incident means an act, outside the context of declared or undeclared war or of any form of unrest or civil disturbance, committed by one or more persons, neither enlisted nor commissioned in the armed forces of any nation state, for the express or implied purpose of achieving a political, ethnic, or religious goal which causes physical damage to humans, property or infrastructure.

Description of Benefits

During the Period of Coverage, Trip Cancellation/Interruption coverage will be provided up to \$400 per Covered Person per Covered Trip if the Covered Person's Covered Trip is cancelled or interrupted due to a covered reason and results in a covered expense subject to the terms and conditions described herein. If a Covered Trip exceeds 365 consecutive days, only the first 365 consecutive days starting on and including the Covered Trip Departure Date will be covered.

Covered Reasons under Trip Cancellation/Interruption Coverage

We will provide coverage if the Covered Person's Covered Trip is cancelled or interrupted as a result of any of the following reasons:

1. Injury, illness or disease occurring to a:
 - a. Covered Person, which is so disabling, in the written opinion of a Physician, as to cause the Covered Person to interrupt or cancel the Covered Trip;
 - b. Family Member and is considered life threatening; or
 - c. Family Member and requiring the Covered Person's care.The injury, illness or disease must require examination or treatment by a Physician prior to the cancellation or interruption of the Covered Trip. The Covered Person must notify the appropriate travel supplier(s) of the Covered Person's cancellation or interruption within 48 hours of a medical exam or treatment or as soon as reasonably possible thereafter. Failure to provide timely notification will result in a claim payment which is less than the penalty imposed for cancellation, if the amount of the penalty was increased by the failure to notify the appropriate travel supplier in a timely manner;
2. Death of a Covered Person or Family Member within 30 days of and including the Covered Trip Departure Date (but after the Covered Trip is purchased) or during the Covered Trip;
3. Financial Default or bankruptcy of any tour operator, hotel, resort, rental car company, other travel supplier or Common Carrier Conveyance, whose services or products constitute all or part of the Covered Trip and which impairs the Covered Person's ability to travel. Financial Default occurring on, before or less than seven days after the Coverage Effective Date of Trip Cancellation is not covered;
4. Adverse weather or natural disasters resulting in the complete cessation of travel services for at least 24 hours;
5. Labor disputes resulting in the complete cessation of travel services for at least 24 hours;
6. A Permanent or Temporary Residence becoming uninhabitable due to fire, flood, vandalism, burglary or natural disaster;
7. The Covered Person being subpoenaed, required to serve on a jury or served with a court order;
8. The Covered Person being hijacked or quarantined;
9. Felonious assault of a Covered Person or Family Member within 10 days prior to and including the Covered Trip Departure Date. Felonious assault is defined as an act of violence against a Covered Person or Family Member requiring medical treatment in a Hospital;
10. Employment termination or layoff, provided the Covered Person was continuously employed by the employer as a full or part-time permanent employee for two years prior to the termination or layoff;
11. Delay that results in the loss of more than 50% of the Covered Trip length. Delay, as it applies to this 50% loss of Covered Trip length, includes: missed connections, delayed flight departure, denied boarding, traffic accident while commuting to a departure, or lost or stolen passports;
12. Common Carrier Conveyance caused delays or cancellations and travel arrangements cancelled by a tour operator due to adverse weather or as the result of labor disputes that affect public transportation;
13. Mandatory evacuation due to natural disaster and ordered by local authorities at the Covered Person's final destination. The Covered Person must have at least 50% of the Covered Trip length remaining at the time of the mandatory evacuation;
14. A Terrorist Incident in the Covered Person's city of destination occurring after the Coverage Effective Date. The Covered Person must be scheduled to arrive in that city within 30 days following the Terrorist Incident.
15. Events or consequences that could not have been foreseen or anticipated, are outside the Covered Person's control and impair the Covered Person's ability to travel. These events or consequences must be distinct from any covered reason listed above or any coverage exclusion. For active duty members of the United States Armed Forces, such events will include official (written) revocation by a unit commanding officer of previously approved (written) leave which is not due to war-related situations, full or partial mobilization or mass reassignment of Armed Forces personnel or invocation of the War Powers Act;

Covered Expenses under Trip Cancellation/Interruption Coverage

A maximum benefit of up to \$400 per Covered Person per Covered Trip is provided for certain covered expenses listed below which have been incurred due to a covered reason for cancelling or interrupting a Covered Trip.

Covered expenses mean:

1. Forfeited, published, nonrefundable payments or deposits incurred as a result of cancellation penalties imposed by tour operators and Common Carrier Conveyances, or change fees incurred in lieu of full penalties not including travel agency penalties. We will not pay any cancellation penalties to which the Covered Person was subject prior to the purchase of this coverage. If the Covered Person fails to notify the appropriate travel supplier(s) of the cancellation within 48 hours of becoming aware of the need to cancel, We will pay only the cancellation penalties the Covered Person was subject to at that time. If the Covered Person is unable to notify the appropriate travel supplier within 48 hours due to a medical condition, the Covered Person must notify them as soon as possible;
2. The charge incurred for an individual supplement if one Covered Person's Covered Trip is cancelled due to a covered reason, but an accompanying Covered Person's is not;
3. Unused, nonrefundable arrangements made by the Covered Person other than airfare;
4. The greater of:
 - a. Additional transportation expenses to the Covered Person's Permanent or Temporary Residence, less the value of applied credit from any unused airline tickets, not to exceed the cost of economy airfare or first class airfare if the Covered Person's original tickets were first class; or
 - b. The value of the Covered Person's unused airline tickets;
5. Additional accommodation and economy class transportation expenses combined (up to \$150 per day for a maximum of five days) if the Covered Person or the Covered Person's traveling Family Member must remain in the Hospital or has been certified as medically unable to travel;
6. The charge to return the Covered Person's vehicle to a Permanent or Temporary Residence if it is necessary for the Covered Person to interrupt the Covered Trip and return to a Permanent or Temporary Residence via alternate transportation;
7. Additional economy class transportation expenses needed to reach the Covered Person's return destination or to travel from the place the Covered Trip was interrupted to the place where the Covered Person can rejoin the Covered Trip and the unused portion of any transportation arrangements that were paid as part of the Covered Trip less the value of applied credit from unused transportation tickets.

Additional Exclusions Under Trip Cancellation/Interruption Coverage

Benefits will not be paid if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by any of the following:

1. Any exclusion or condition identified in Section IV or Section V;
2. Common Carrier Conveyance-caused delays and cancellations, except as explicitly covered herein;
3. Travel preparations cancelled by a tour operator, except as explicitly covered herein;
4. Changes in plans for reasons other than as explicitly covered herein;
5. Failure to obtain necessary travel documents (passports, visas, etc.), except as explicitly covered herein;
6. Being detained or having property confiscated by any customs authority;
7. Personal financial circumstances such as bankruptcy of the Covered Person or a Family Member;
8. Business or contractual obligations of a Covered Person or a Family Member;
9. Financial Default of the entity from whom the Covered Person purchased this insurance or of the travel agent through which the Covered Person made travel preparations, if the travel agent distributes this product for Us;
10. Any prohibition by or regulation of the government;
11. The Covered Person committing suicide, attempted suicide or intentionally self-inflicted injury while sane; or
12. Pregnancy, resulting childbirth or abortion except to the extent coverage is required for Complications of Pregnancy.

Claims

The Covered Person must follow the claims process as outlined in Section VII. In addition the Covered Person must provide proof of payment for the Covered Trip (cancelled checks, credit card statements, receipts), proofs of any refunds granted, copies of applicable tour operator or Common Carrier Conveyance cancellation policies/guidelines, proof of age for each party claiming benefits and any other information reasonably required to prove the loss occurred). Claims that involve health care or death require a patient or representative of the patient to sign an authorization to release medical or other information and an attending Physician's statement. The Covered Person will be required to supply Us with all unused tickets, if they are claiming the value of those unused tickets.

TRIP DELAY

Definitions

Business Effects means property that is used for and during the course of the Covered Person's employment and which is tangible and has measurable cash value.

Covered Expenses mean:

1. Hotel accommodations;
2. Transportation;
3. Food; and
4. Necessities, which include, on an emergency basis, personal articles and Business Effects.

Total Covered Expenses may not exceed the benefit's per day limit and must be reasonable and necessary.

Description of Benefits

During the Period of Coverage, We will reimburse the Covered Person for Covered Expenses incurred when no alternative onward transportation is made available to the Covered Person within six hours or by 11:00 p.m. of the same day (in the time zone of the missed connections, delayed flight, flight cancellation or denied boarding), whichever occurs first, as a result of:

1. The Covered Person's confirmed onward connecting Scheduled Airline flight for a Covered Trip being missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Airline flight;
2. The departure of a Covered Person's confirmed Scheduled Airline flight for a Covered Trip from any airport being delayed or cancelled; or
3. The Covered Person being denied boarding of the aircraft due to overbooking.

Coverage will not be provided for the denied boarding of the aircraft due to overbooking when the Covered Person voluntarily denies boarding the flight in exchange for an offer/coupon by the Scheduled Airline.

Payment will not exceed \$250 per day per Covered Person per Covered Trip for a maximum of two days. Coverage will be paid under only one benefit for any one Occurrence.

Additional Exclusions Applicable to Trip Delay

Benefits will not be paid if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by any of the following:

1. Any exclusion identified in Section V;
2. Any act by customs or other governmental authority whether involving consent, confiscation or requisition; or
3. Riding in any capacity in a flying device other than as a passenger on a Scheduled Airline.

Claims

The Covered Person must follow the claims process as outlined in Section VII. In addition, proof of loss may include, but is not be limited to:

1. Detailed hotel accommodation receipts;
2. Proof of Permanent Residence;
3. A copy of the airline ticket that includes the original booked ticket and the changed scheduled ticket;

4. Proof of the trip delay (such as a letter from the Scheduled Airline, newspaper clipping, weather report, police report or other evidence and proof of the expenses claimed as a result of the trip delay); and
5. Any other necessary expense receipts.

Note: This benefit is an EXCESS coverage. Claims for Trip Delay can be determined and paid only after the claim has been paid or denied by the Scheduled Airline responsible for the loss. If the airline pays the claim in full, such claim will not be subject to reimbursement under this benefit.

BAGGAGE PROTECTION

Definitions

Alighting means when a Covered Person is in the direct and immediate act of moving down, out, or off of the Scheduled Airline plane while on a Covered Trip. Once the Covered Person's body has completely exited the Scheduled Airline plane, he or she is no longer alighting.

Baggage means each Covered Person's suitcases or traveling bags, the contents of each, and the Covered Person's personal effects and/or Business Effects that the Covered Person brings on a Covered Trip.

Boarding means when a Covered Person is in the direct and immediate act of getting on and entering into the Scheduled Airline plane while on a Covered Trip.

Business Effects means property that is used for and during the course of the Covered Person's employment and which is tangible and has measurable cash value.

Replacement Cost means the lesser of the cost to repair or replace Baggage with new material or property of like kind and quality as a result of physical loss, theft, pilferage, and significant damage or destruction to the Baggage. Deduction for depreciation of the item will also be taken into consideration.

Description of Benefits

During the Period of Coverage, We will pay the following benefits if the Covered Person's Baggage is unexpectedly and unintentionally lost, damaged, delayed or stolen while on the Covered Trip, provided the Covered Person has taken all necessary precautions to preserve, protect and recover the property insured.

Checked Baggage Benefit

This benefit amount is paid for the Replacement Cost up to \$1,000 per Covered Person per Covered Trip for checked Baggage in connection with the Scheduled Airline flight of a Covered Person. Bicycles are covered when checked as Baggage with a Scheduled Airline.

Carry-On Baggage Benefit

This benefit is paid for the Replacement Cost up to \$1,000 per Covered Person per Covered Trip for carry-on Baggage while the Covered Person is riding as a passenger in, Boarding or Alighting from a Scheduled Airline plane or while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before Boarding or immediately after Alighting from a Scheduled Airline plane.

Delayed Checked Baggage Benefit

This benefit reimburses up to \$500 per Covered Person per Covered Trip for the cost of replacing or renting, on an emergency basis, necessary personal articles and Business Effects contained in a Covered Person's accompanying checked Baggage when the checked Baggage is not delivered, due to fault by the Scheduled Airline, within three hours of the Covered Person's arrival at the Scheduled Airline destination. The Scheduled Airline destination must be other than an airport that services the Covered Person's Permanent Residence. Such emergency purchases or rentals must be made prior to arrival of the delayed checked Baggage at the Scheduled Airline destination and within the region serviced by that airport. Bicycles are covered when checked as Baggage with a Scheduled Airline.

Hotel/Motel Personal Property Benefit

Benefits will be paid for the Replacement Cost to personal property and Business Effects if a loss occurs anywhere on the premises of a hotel or motel where the Covered Person is staying as a paying registered guest. Coverage is available when the Covered Person is staying at any hotel or motel immediately before leaving on, during, or immediately after arriving from a Covered Trip. This benefit is paid up to the Replacement Cost at the time of the loss of the covered property or \$1,000 per Covered Person per Covered Trip, whichever is less.

Common Carrier Conveyance Benefit

This benefit is paid for the Replacement Cost up to \$1,000 per Covered Person per Covered Trip for checked and carry-on Baggage while the Covered Person is riding as a passenger in a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance, but only when going directly to an airport for the purpose of Boarding a Scheduled Airline plane or when leaving from an airport directly after Alighting from a Scheduled Airline plane.

Additional Exclusions Applicable to Baggage Protection

Benefits will not be paid if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by any of the following:

1. Any exclusion identified in Section V;
2. Any act by customs or other governmental authority whether by involving consent or by confiscation or requisition (except the Transportation Security Administration);
3. Mysterious disappearance (where there is an unknown time, place and manner of loss); or
4. Defective workmanship, normal wear and tear and gradual deterioration.

Checked Baggage; Carry-On Baggage; Hotel/Motel Personal Property; Common Carrier Conveyance:

The Policy does not pay for umbrellas; hats; personal effects worn on the Covered Person at the time of loss; keys; cash or its equivalent; notes, accounts, bills, currency, deeds, food stamps or other evidences of debt or intangible property; credit cards and other travel documents (including passports and visas); securities; tickets and documents; eyeglasses, sunglasses, contact lenses; hearing aids, artificial teeth and limbs; prescription or non-prescription drugs; food; plants and animals; automobiles and equipment; motorcycles and motors; aircraft, boats or other conveyances; property shipped as freight or shipped prior to the Covered Trip Departure Date or check-in date.

Delayed Checked Baggage: The Policy does not pay benefits for articles not contained in delayed checked Baggage; cash or its equivalent, notes, accounts, bills, currency, deeds, food stamps or other evidences of debt or other intangible property; credit cards and other travel documents (including passports and visas); securities; tickets and documents; food; prescription or non-prescription drugs; plants and animals; automobiles and equipment; motorcycles and motors; aircraft, boats or other conveyances; property shipped as freight or shipped prior to the Covered Trip Departure Date or check-in date.

Claims

The Covered Person must follow the claims process as outlined in Section VII. In addition, the following provisions apply.

Checked Baggage Benefit*

The Covered Person must promptly file a written report of the loss or damage with the Scheduled Airline, prior to leaving the terminal premises, and obtain a copy of the airline loss report.

Carry-On Baggage Benefit*/Common Carrier Conveyance Benefit*

The Covered Person must promptly file a written report of the loss or damage with a local law enforcement agency, Common Carrier Conveyance or the Scheduled Airline, and obtain a copy of the report.

Payment of Claims

In the event of a covered claim for Checked Baggage, Carry-on Baggage or Common Carrier Conveyance benefits and deducting any payments made by primary coverage, We will pay the lesser of:

1. The actual purchase price of the item;
2. The Replacement Cost of the item at the time of loss; or
3. For non-receipted items We will pay 75% of the Replacement Cost of the item at the time of loss.

***Note:** These are EXCESS coverage. Benefits are secondary to any coverage provided by a Common Carrier Conveyance, Scheduled Airline, or the Transportation Security Administration. Claims can be determined and paid only after the claim has been paid or denied by the Scheduled Airline, Common Carrier Conveyance or Transportation Security Administration. If a claim for Checked Baggage is completely denied under any primary coverage, such claim shall only be eligible for reimbursement under this coverage if the sole reason for complete denial is the specific exclusion of a particular item under the contract of coverage.

Delayed Checked Baggage Benefit

The Covered Person must promptly file a delayed checked Baggage report or Property Irregularity Report with the airline prior to leaving the terminal premises, and obtain a copy of the report. Receipts for emergency purchases and rentals must be furnished when presenting the claim.

Note: If a claim is made and a settlement received under the Delayed Checked Baggage Benefit, the Covered Person cannot also make a claim, for the same or similar items not recovered, under the Checked Baggage Benefit.

Hotel/Motel Personal Property Benefit

The Covered Person must promptly file a written report of the loss or damage with the hotel/motel or with a local law enforcement agency, and obtain copies of the report.

Note: The Hotel/Motel Personal Property Benefit is EXCESS to innkeeper's liability insurance. Claims can be determined and paid only after the claim has been presented to the hotel/motel where the loss occurred, and a determination of the liability has been given in writing to the Covered Person by that hotel/motel or the insurance company providing innkeeper's liability insurance to that hotel/motel.

SECTION VII CLAIMS

Notice of Claim

Notice of claim should be provided to Us within 30 days of the loss. Failure to provide notice of claim within 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. Notice of all claims must be given to TravelAssure Classic, PO Box 981553, El Paso, TX 79998-9920 or by calling the toll-free number found on the back of Your American Express Card, Our claims toll-free number 1-800-228-6855 within the United States or collect to 1-303-273-6497 from anywhere else.

Claim Forms

Upon notice of claim, the Covered Person will be sent forms to file proof of loss. If the forms are not sent within 15 days after We receive notice of claim, then the Covered Person may meet the proof of loss requirements by giving Us a written statement of the nature and extent of the loss in accordance with the Proof of Loss provision.

Proof of Loss

Proof of loss must describe the incident, extent and type of loss. All information and evidence required by Us shall be furnished at the expense of the Covered Person or a personal representative and shall be in such form and of such nature as We may prescribe. 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. We reserve the right to request additional information.

Satisfactory proof of loss must be provided to Us within 90 days after the date the loss occurs, except if it can be shown that it was provided as soon as reasonably possible.

Time Payment of Claims

Claims eligible for payment will be paid immediately and in accordance with state regulations upon Our receipt of satisfactory proof of loss.

Any payment that We make in good faith will fully discharge Us to the extent of that payment.

AMENDATORY ENDORSEMENT

Underwritten by AMEX Assurance Company
Administrative Office, 18850 N 56th St, AZ08-02-02, Phoenix, AZ 85054

To be attached to and made a part of the Certificate of Insurance/Policy.

THIS ENDORSEMENT CHANGES YOUR CERTIFICATE OF INSURANCE/POLICY. PLEASE READ IT CAREFULLY.

1. The **COVERED PERSON** definition is replaced by the following:

Covered Person(s) - means the Basic Cardmember, each Additional Cardmember and all other persons traveling on a Scheduled Airline ticket that was purchased on an enrolled account.

If the Additional Cardmember enrolls separately, the Additional Cardmember must be at least 18 years old to enroll.

A Covered Person must have a Permanent Residence within the 50 United States of America, District of Columbia, Puerto Rico or the U.S. Virgin Islands.

2. The **PREMIUMS** provision is revised by deleting the reference to "uninsured persons".
3. In the **Airflight** Insurance section, the **BENEFICIARY** provision is replaced by the following:

Beneficiary

The Covered Person may name any person to be a Beneficiary or change a Beneficiary at any time. For a Beneficiary designation to become effective, We must receive a completed Beneficiary Designation form or a written request in a form and manner acceptable to Us. To receive a Beneficiary Designation form, please contact Us at the toll-free number found on the back of Your American Express Card. Any Beneficiary designations or changes made will take effect as of the date of the signed request. If death occurs prior to the date We receive the signed request and record the change, payment will be made to the new Beneficiary. The prior Beneficiary's interest ends the date the new designation takes effect. If more than one Beneficiary is named without stating their respective interest, they will share equally.

4. In the **Airflight** Insurance section, the **PAYMENT OF CLAIMS** provision is revised by replacing "You" with "the Covered Person".
5. The first paragraph of the **PROOF OF LOSS** provision is replaced by the following:

Proof of Loss

Proof of loss must describe the incident, extent and type of loss. All information and evidence required by Us shall be furnished at the expense of the Covered Person or a personal representative and shall be in such form and of such nature as We may prescribe. Covered Person(s) 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. We reserve the right to request additional information.

ALL OTHER TERMS AND CONDITIONS OF THE CERTIFICATE OF INSURANCE/POLICY
REMAIN UNCHANGED.

SAMPLE