

**Trip Cancellation and Interruption
Insurance¹ CORONAVIRUS
Frequently Asked Questions**

Publication Date: March 6, 2020

Updated Date: March 1, 2022

Please note: The situation with the 2019 Novel Coronavirus (2019-nCoV, “Coronavirus”) continues to evolve. The information in these Coronavirus Frequently Asked Questions is current as of the time of publication but is subject to change as more information becomes known.

The information below applies to round-trip purchases made entirely with your Eligible Card on or after January 1, 2020. The following are questions we are receiving frequently in our service center.

Frequently Asked Questions regarding Coronavirus and your benefits.

1. How can I submit a claim?

To file a claim, please contact AIG Claims directly by calling 1-844-933-0648. Hours of operation are Monday through Friday from 7am-7pm CST.

2. I want to cancel my travel plans because I'm afraid to travel due to the Coronavirus. Am I covered?

The Trip Cancellation and Interruption Insurance benefit covers specified Covered Losses. Fear of traveling to a specific destination due to sickness, epidemic, or pandemic (such as the Coronavirus) is not a Covered Loss under your American Express Trip Cancellation and Interruption Insurance benefit.

As an example, the following reasons alone would not trigger coverage:

1. A Covered Trip that is cancelled or interrupted solely because the intended destination has reported incidents or confirmed cases of COVID-19; or
2. A Covered Trip that is cancelled or interrupted solely because the intended destination is the subject of a CDC travel warning.

If you do cancel your trip or your trip is cancelled, please refer to your Guide to Benefits for a full description of terms, conditions, provisions and exclusions. You may have coverage depending on the specific reason for cancellation. **If one of the Covered Losses could possibly apply to your situation, you are encouraged to file a claim, which will be considered based on its individual facts and circumstances surrounding the events.**

3. I have booked a trip to an area affected by COVID-19 that is scheduled soon. Will I be able to cancel my trip and be reimbursed?

It depends on the reason for cancellation. The Trip Cancellation and Interruption Insurance benefit covers specified Covered Losses, that result from the following:

1. Accidental Bodily Injury or loss of life or Sickness of either the Eligible Traveler, Traveling Companion or a Family Member of the Eligible Traveler or Traveling Companion;
2. Inclement weather, which prevents a reasonable and prudent person from traveling or continuing on a Covered Trip;
3. The Eligible Traveler or his or her spouse's change in military orders;
4. Terrorist Action or hijacking;
5. Call to jury duty or subpoena by the courts, either of which cannot be postponed or waived;
6. The Eligible Traveler or Traveling Companion's dwelling made uninhabitable; or
7. Quarantine imposed by a Physician for health reasons.

As such, you may have coverage in connection with COVID-19 depending on the specific reason for your Trip Cancellation. For example, assuming all terms and conditions are met, you may be eligible for coverage if you contract COVID-19 or are quarantined by a Physician for health reasons related to COVID-19 on or before the departure of the Covered Trip, which causes your trip to be cancelled.

Please refer to your Guide to Benefits for a full description of terms, conditions, provisions and exclusions. Please click [here to access a copy of your Guide to Benefits](#).

You are encouraged to file a claim if one of the Covered Losses could possibly apply to your situation as you may be eligible to be reimbursed for the nonrefundable amounts paid to a Travel Supplier with your Eligible Card if you need to cancel your trip. Please be specific about why you cancelled, as coverage depends on the exact reason for cancellation.

4. The U.S. State Department has advised against non-essential travel. Am I covered due to the U.S. State Department warning?

While this is not a Covered Loss and there is no coverage for this specific reason, we suggest you contact your travel providers to seek a refund. You are encouraged to file a claim if one of the Covered Losses could possibly apply to your situation. Please click [here to access a copy of your Guide to Benefits](#).

5. I have upcoming travel. Will I be able to cancel my trip and be reimbursed?

It depends on the reason for cancellation. If you need to cancel your travel plans, please consult your Guide to Benefits to see a list of Covered Losses for Trip Cancellation and Trip Interruption that may be covered. You are encouraged to file a claim if one of the Covered Losses could possibly apply to your situation, as you may be eligible to be reimbursed for nonrefundable amounts paid to a Travel Supplier with your Eligible Card if you need to cancel your trip. Please be specific about why you cancelled, as coverage depends on the exact reason for cancellation. Please click [here to access a copy of your Guide to Benefits](#).

6. What if the airline cancels my flight due to COVID-19?

If the flight to or from your destination is cancelled due to COVID-19, there would be no coverage under the Trip Cancellation and Interruption Insurance policy for the canceled flight itself. However, we suggest you contact the airline to seek a refund for your flight. You are encouraged to file a claim if one of the Covered Losses could possibly apply to your situation. Please click [here to access a copy of your Guide to Benefits](#).

7. Should I cancel my upcoming trip?

The decision to cancel your trip is personal and for you to decide based on your situation and circumstances. There are many resources available that you may consult including: the World Health Organization and the Centers for Disease Control and Prevention websites, your travel provider or your travel agent.

Capitalized terms used throughout this document are defined in your Guide to Benefits.

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

ⁱ Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to the Card Member. Coverage is subject to certain terms, conditions, and limitations, including limitations on the amount of coverage. This benefit provides secondary coverage. Please see your Guide to Benefits for further details. Capitalized terms not otherwise defined in this letter have the meanings set forth under the Policy.