Trip Cancellation and Interruption Insurance
CORONAVIRUS Frequently Asked Questions

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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.

1. 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 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.

   If you do have to 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 exact 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.

2. What are the situations where I would be covered for a cancelled trip?

   You may have coverage depending on the exact reason for cancellation. Covered Losses for your Trip Cancellation and Interruption Insurance benefit include:

   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.
Please refer to your Guide to Benefits for a full description of terms, conditions, provisions and exclusions.

3. **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.

4. **How can I submit a claim?**

You can always submit a claim by calling **1-844-933-0648**.

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.

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1 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.